

# **2018**

## MISSOURI

# **COMPLAINT REPORT**

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS  
& PROFESSIONAL REGISTRATION

STATISTICS SECTION  
APRIL 2019

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DIFP between 2014 and 2016. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/>

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Complaints by Line of Business

<b>Total Complaints by Line 2014-2018</b>					
<b>Line of Business</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Private Passenger Auto	696	769	718	631	565
Homeowners	428	323	318	316	249
Other P&C	232	195	151	170	165
Total P&C Complaints	1,356	1,287	1,187	1,117	979
Long Term Care	72	60	71	72	64
Medicare Supplement	55	56	36	52	49
HMO	33	21	16	29	19
All Other A&H	1,335	1,338	1,155	1,023	1,001
Total A&H Complaints	1,495	1,475	1,278	1,176	1,133
Life and Annuities	406	366	394	376	317
<b>Total</b>	<b>3,257</b>	<b>3,128</b>	<b>2,859</b>	<b>2,669</b>	<b>2,429</b>

<b>Complaint Resolution by Line, 2014-2018 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Private Passenger Auto	26.4%	30.4%	28.5%	21.0%	20.2%
Homeowners	16.6%	17.6%	12.4%	14.7%	16.5%
Other P&C	27.2%	22.6%	19.9%	17.6%	18.2%
Total P&C Complaints	23.5%	26.0%	23.1%	18.7%	18.9%
Long Term Care	20.8%	13.3%	14.1%	12.5%	23.4%
Medicare Supplement	32.7%	35.7%	38.9%	34.6%	34.7%
HMO	21.2%	9.5%	31.3%	20.7%	21.1%
All Other A&H	26.1%	27.3%	21.4%	15.3%	12.5%
Total A&H Complaints	26.0%	26.8%	21.6%	16.2%	14.2%
Life and Annuities	30.8%	27.3%	31.7%	17.8%	24.3%
<b>Total</b>	<b>25.5%</b>	<b>26.5%</b>	<b>23.6%</b>	<b>17.4%</b>	<b>17.4%</b>

<b>Total Property &amp; Casualty Complaints</b> <b>Excluding A&amp;H</b> <b>2016-2018</b>					
<b>Line of Business</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
Aircraft	0	0	1	.	.
Commercial Auto	32	36	30	- 6.3%	-16.7%
Commercial Multi-peril	27	36	21	-22.2%	-41.7%
Directors & Officers	0	1	0	.	-100.0%
Federal Crop	1	0	0	-100.0%	.
Federal Flood	5	0	0	-100.0%	.
Fidelity & Surety	2	1	1	-50.0%	0.0%
Fire, Allied Lines	6	2	5	-16.7%	150.0%
General Liability	14	11	6	-57.1%	-45.5%
Homeowners	318	316	249	-21.7%	-21.2%
Inland Marine	1	4	3	200.0%	-25.0%
Mortgage Guaranty	1	0	0	-100.0%	.
Other	8	5	4	-50.0%	-20.0%
Private Passenger Auto	718	631	565	-21.3%	-10.5%
Products Liability	0	0	1	.	.
Professional E & O	0	4	1	.	-75.0%
Travel	31	50	76	145.2%	52.0%
Umbrella	1	1	2	100.0%	100.0%
Watercraft	4	4	2	-50.0%	-50.0%
Workers Compensation	18	15	13	-27.8%	-13.3%
<b>Total</b>	<b>1,187</b>	<b>1,117</b>	<b>980</b>	<b>-17.4%</b>	<b>-12.3%</b>

<b>Accident and Health Insurance Complaints by Line, 2016-2018</b>					
<b>Line of Business</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
Individual A&H	878	703	733	-16.5%	4.3%
Group Accident and Health	382	444	381	- 0.3%	-14.2%
Credit A&H	2	0	0	-100.0%	.
HMO	16	29	19	18.8%	-34.5%
<b>Total</b>	<b>1,278</b>	<b>1,176</b>	<b>1,133</b>	<b>-11.3%</b>	<b>- 3.7%</b>



Life and Annuities					
Complaints by Line, 2016-2018					
Line of Business	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
Individual Life	309	278	258	-16.5%	- 7.2%
Group Life	58	57	35	-39.7%	-38.6%
Annuities	25	37	20	-20.0%	-45.9%
Credit Life	2	4	4	100.0%	0.0%
<b>Total</b>	<b>394</b>	<b>376</b>	<b>317</b>	<b>-19.5%</b>	<b>-15.7%</b>

## Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
<b>Claim Handling</b>					
Adjuster Handling	5	2	3	-40.0%	50.0%
Comparative Negligence	25	35	21	-16.0%	-40.0%
Delays	276	178	176	-36.2%	- 1.1%
Denial of Claim	160	120	115	-28.1%	- 4.2%
Post-Claim Underwriting	2	0	1	-50.0%	.
State Specific	24	35	17	-29.2%	-51.4%
Subrogation	0	3	1	.	-66.7%
Unsatisfactory Settlement/Offer	92	139	115	25.0%	-17.3%
Usual, Customary, Reasonable Char	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>584</i>	<i>513</i>	<i>449</i>	<i>-23.1%</i>	<i>-12.5%</i>
<b>Marketing</b>					
Financial Privacy	1	0	0	-100.0%	.
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	0	0	1	.	.
Replacement	1	0	0	-100.0%	.
State Specific	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>5</i>	<i>1</i>	<i>2</i>	<i>-60.0%</i>	<i>100.0%</i>
<b>Policy Service</b>					
Abusive Service	1	0	0	-100.0%	.
Coverage Question	1	2	0	-100.0%	-100.0%
Delays/No Response	1	0	0	-100.0%	.
Payment Not Credited	0	1	1	.	0.0%
Policy Delivery	0	0	2	.	.
Premium Notice/Billing	3	7	3	0.0%	-57.1%
Premium Refund	11	13	6	-45.5%	-53.8%
State Specific	4	4	5	25.0%	25.0%
Unfair Negotiation	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>22</i>	<i>27</i>	<i>17</i>	<i>-22.7%</i>	<i>-37.0%</i>
<b>Underwriting</b>					
CLUE Reports	5	3	6	20.0%	100.0%
Cancellation	40	20	30	-25.0%	50.0%
Credit Report	2	0	1	-50.0%	.

Private Passenger Automobile Insurance Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
Delays	3	0	2	-33.3%	.
Endorsement/Rider	0	1	0	.	-100.0%
Nonrenewal	7	6	5	-28.6%	-16.7%
Premium & Rating	41	43	42	2.4%	- 2.3%
Redlining	1	0	0	-100.0%	.
State Specific	7	11	9	28.6%	-18.2%
Surcharge	1	5	2	100.0%	-60.0%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>107</i>	<i>90</i>	<i>97</i>	<i>- 9.3%</i>	<i>7.8%</i>
<b>Total</b>	<b>718</b>	<b>631</b>	<b>565</b>	<b>-21.3%</b>	<b>-10.5%</b>

<b>Homeowners Insurance Complaints by Reason, 2016-2018</b>					
<b>Reason</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
<b>Claim Handling</b>					
Adjuster Handling	1	0	0	-100.0%	.
Copay Issues	0	1	0	.	-100.0%
Delays	88	73	53	-39.8%	-27.4%
Denial of Claim	89	92	74	-16.9%	-19.6%
Essential Health Benefit	1	0	0	-100.0%	.
Post-Claim Underwriting	3	0	1	-66.7%	.
State Specific	9	15	8	-11.1%	-46.7%
Subrogation	1	0	1	0.0%	.
Unsatisfactory Settlement/Offer	40	64	49	22.5%	-23.4%
Usual, Customary, Reasonable Char	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>232</i>	<i>246</i>	<i>186</i>	<i>-19.8%</i>	<i>-24.4%</i>
<b>Marketing</b>					
Misappropriation of Premium	0	1	0	.	-100.0%
State Specific	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>0</i>	<i>3</i>	<i>0</i>	<i>.</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	0	2	2	.	0.0%
Inadequate Reimbursement Rates	1	0	0	-100.0%	.
Notice Requirements	0	0	1	.	.
Payment Not Credited	0	1	1	.	0.0%
Premium Notice/Billing	3	2	3	0.0%	50.0%
Premium Refund	10	4	5	-50.0%	25.0%
State Specific	1	4	1	0.0%	-75.0%
<i>Subtotal</i>	<i>15</i>	<i>13</i>	<i>13</i>	<i>-13.3%</i>	<i>0.0%</i>
<b>Underwriting</b>					
CLUE Reports	1	2	2	100.0%	0.0%
Cancellation	19	15	17	-10.5%	13.3%
Credit Report	5	0	0	-100.0%	.
Delays	1	1	0	-100.0%	-100.0%
Endorsement/Rider	1	0	0	-100.0%	.
Nonrenewal	9	11	10	11.1%	- 9.1%
Premium & Rating	26	14	16	-38.5%	14.3%

<b>Homeowners Insurance</b> <b>Complaints by Reason, 2016-2018</b>					
<b>Reason</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
Refusal to Insure	0	0	1	.	.
State Specific	8	11	4	-50.0%	-63.6%
Surcharge	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>71</i>	<i>54</i>	<i>50</i>	<i>-29.6%</i>	<i>- 7.4%</i>
<b>Total</b>	<b>318</b>	<b>316</b>	<b>249</b>	<b>-21.7%</b>	<b>-21.2%</b>

Accident and Health Insurance Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
<b>Claim Handling</b>					
Ambulatory Patient Services	7	6	5	-28.6%	-16.7%
Annual Limit	2	0	0	-100.0%	.
Appeal NonCompliance	3	3	0	-100.0%	-100.0%
Assignment of Benefits	7	3	3	-57.1%	0.0%
Claim Recoding/Bundling	11	31	13	18.2%	-58.1%
Coordination of Benefits	6	9	23	283.3%	155.6%
Copay Issues	11	13	3	-72.7%	-76.9%
Cost Containment	6	10	8	33.3%	-20.0%
Delays	146	79	69	-52.7%	-12.7%
Denial of Claim	276	315	357	29.3%	13.3%
Emergency Services	41	46	27	-34.1%	-41.3%
Essential Health Benefit	1	3	0	-100.0%	-100.0%
External Review	46	39	66	43.5%	69.2%
Fraud	1	0	1	0.0%	.
Hospitalization	16	4	2	-87.5%	-50.0%
Internal Appeal	24	10	2	-91.7%	-80.0%
Laboratory Services	17	9	8	-52.9%	-11.1%
Lifetime Limit	1	0	0	-100.0%	.
Maternity and Newborn Care	10	4	2	-80.0%	-50.0%
Maximum Out of Pocket	12	7	10	-16.7%	42.9%
Medical Necessity	19	18	17	-10.5%	- 5.6%
Mental Health Parity	6	1	4	-33.3%	300.0%
No Preauthorization	15	23	17	13.3%	-26.1%
Out-Of-Network Benefits	68	76	51	-25.0%	-32.9%
PCP Referrals	12	2	1	-91.7%	-50.0%
Pediatric Care	8	3	3	-62.5%	0.0%
Pharmacy Benefits	67	32	49	-26.9%	53.1%
Post-Claim Underwriting	0	2	0	.	-100.0%
Preexisting Condition	1	0	5	400.0%	.
Preventive Care	22	3	21	- 4.5%	600.0%
Prompt Pay	1	3	3	200.0%	0.0%
Provider Availability	3	2	3	0.0%	50.0%
Recoupment	20	18	11	-45.0%	-38.9%
Rehabilitative/habilitative care	11	9	2	-81.8%	-77.8%

Accident and Health Insurance Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
State Specific	1	1	1	0.0%	0.0%
Subrogation	0	0	2	.	.
Unsatisfactory Settlement/Offer	8	1	0	-100.0%	-100.0%
Usual, Customary, Reasonable Char	3	6	5	66.7%	-16.7%
<i>Subtotal</i>	<i>909</i>	<i>791</i>	<i>794</i>	<i>-12.7%</i>	<i>0.4%</i>
Marketing					
Failure to Submit Application	0	0	1	.	.
Health Privacy	1	1	0	-100.0%	-100.0%
Misleading Advertising	0	0	2	.	.
Misrepresentation	2	2	1	-50.0%	-50.0%
State Specific	2	0	0	-100.0%	.
Summary of Benefits	0	0	2	.	.
<i>Subtotal</i>	<i>5</i>	<i>3</i>	<i>6</i>	<i>20.0%</i>	<i>100.0%</i>
Policy Service					
Abusive Service	0	0	1	.	.
Access to Care	4	4	3	-25.0%	-25.0%
Access to Fee Schedule/Rates	2	0	0	-100.0%	.
Choice of PCP (Primary Care Provi	1	2	0	-100.0%	-100.0%
Coverage Question	73	125	98	34.2%	-21.6%
Credentialing Delay	8	2	3	-62.5%	50.0%
Delayed Appeal Consideration	1	1	0	-100.0%	-100.0%
Delayed Authorization Decision	1	2	2	100.0%	0.0%
Delays/No Response	8	6	2	-75.0%	-66.7%
Disabled Individuals' Access	0	0	1	.	.
Inadequate Provider Network	0	2	4	.	100.0%
Inadequate Reimbursement Rates	2	0	1	-50.0%	.
Involuntary Termination by Plan	28	2	2	-92.9%	0.0%
Notice Requirements	7	3	2	-71.4%	-33.3%
Payment Not Credited	12	3	2	-83.3%	-33.3%
Policy Delivery	0	2	0	.	-100.0%
Premium Notice/Billing	42	32	23	-45.2%	-28.1%



Accident and Health Insurance Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
Premium Refund	32	32	29	- 9.4%	- 9.4%
Premium Subsidy	17	1	2	-88.2%	100.0%
Provider Listing Dispute	3	3	7	133.3%	133.3%
State Specific	1	0	0	-100.0%	.
Surrender Problems	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>244</i>	<i>222</i>	<i>182</i>	<i>-25.4%</i>	<i>-18.0%</i>
Underwriting					
Cancellation	57	91	74	29.8%	-18.7%
Continuation of Benefits	4	3	1	-75.0%	-66.7%
Delays	14	1	2	-85.7%	100.0%
Endorsement/Rider	1	0	1	0.0%	.
Forced Placement	1	0	0	-100.0%	.
Nonrenewal	4	1	0	-100.0%	-100.0%
Preexisting Condition	1	1	3	200.0%	200.0%
Premium & Rating	18	24	20	11.1%	-16.7%
Refusal to Insure	3	6	5	66.7%	-16.7%
Rescission	0	0	6	.	.
State Specific	0	1	0	.	-100.0%
Waiting Periods	1	3	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>104</i>	<i>131</i>	<i>112</i>	<i>7.7%</i>	<i>-14.5%</i>
<b>Total</b>	<b>1,262</b>	<b>1,147</b>	<b>1,114</b>	<b>-11.7%</b>	<b>- 2.9%</b>

**Long Term Care Insurance  
Complaints by Reason, 2016-2018**

<b>Reason</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
<b>Claim Handling</b>					
Assignment of Benefits	0	0	1	.	.
Delays	14	10	12	-14.3%	20.0%
Denial of Claim	10	8	15	50.0%	87.5%
Medical Necessity	0	2	0	.	-100.0%
Provider Availability	0	1	0	.	-100.0%
Rehabilitative/habilitative Care	2	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>26</i>	<i>22</i>	<i>28</i>	<i>7.7%</i>	<i>27.3%</i>
<b>Marketing</b>					
Misrepresentation	1	0	0	-100.0%	.
Summary of Benefits	0	0	1	.	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0.0%</i>	<i>.</i>
<b>Policy Service</b>					
Coverage Question	10	12	6	-40.0%	-50.0%
Delays/No Response	1	1	0	-100.0%	-100.0%
Inadequate Reimbursement Rates	0	0	1	.	.
Notice Requirements	0	1	0	.	-100.0%
Policy Delivery	0	1	0	.	-100.0%
Premium Notice/Billing	14	16	9	-35.7%	-43.8%
Premium Refund	2	3	4	100.0%	33.3%
<i>Subtotal</i>	<i>27</i>	<i>34</i>	<i>20</i>	<i>-25.9%</i>	<i>-41.2%</i>
<b>Underwriting</b>					
Cancellation	2	4	4	100.0%	0.0%
Premium & Rating	15	12	11	-26.7%	- 8.3%
<i>Subtotal</i>	<i>17</i>	<i>16</i>	<i>15</i>	<i>-11.8%</i>	<i>- 6.3%</i>
<b>Total</b>	<b>71</b>	<b>72</b>	<b>64</b>	<b>- 9.9%</b>	<b>-11.1%</b>

**Medicare Supplement Insurance  
Complaints by Reason, 2016-2018**

<b>Reason</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>% Change, 2016-2018</b>	<b>% Change, 2017-2018</b>
<b>Claim Handling</b>					
Ambulatory Patient Services	1	0	0	-100.0%	.
Coordination of Benefits	0	0	3	.	.
Copay Issues	0	1	0	.	-100.0%
Cost Containment	0	1	0	.	-100.0%
Delays	5	2	2	-60.0%	0.0%
Denial of Claim	5	7	8	60.0%	14.3%
Out-Of-Network Benefits	0	1	0	.	-100.0%
Prompt Pay	0	3	0	.	-100.0%
Recoupment	1	0	1	0.0%	.
Unsatisfactory Settlement/Offer	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>12</i>	<i>16</i>	<i>14</i>	<i>16.7%</i>	<i>-12.5%</i>
<b>Policy Service</b>					
Access to Fee Schedule/Rates	1	0	0	-100.0%	.
Coverage Question	3	8	4	33.3%	-50.0%
Delays/No Response	0	1	0	.	-100.0%
Involuntary Termination by Plan	2	0	1	-50.0%	.
Notice Requirements	2	0	0	-100.0%	.
Payment Not Credited	0	0	1	.	.
Premium Notice/Billing	4	3	6	50.0%	100.0%
Premium Refund	6	9	5	-16.7%	-44.4%
State Specific	1	0	0	-100.0%	.
Surrender Problems	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>20</i>	<i>21</i>	<i>17</i>	<i>-15.0%</i>	<i>-19.0%</i>
<b>Underwriting</b>					
Cancellation	2	9	10	400.0%	11.1%
Delays	1	0	0	-100.0%	.
Nonrenewal	1	0	0	-100.0%	.
Preexisting Condition	0	0	1	.	.
Premium & Rating	0	1	4	.	300.0%
Refusal to Insure	0	5	3	.	-40.0%
<i>Subtotal</i>	<i>4</i>	<i>15</i>	<i>18</i>	<i>350.0%</i>	<i>20.0%</i>
<b>Total</b>	<b>36</b>	<b>52</b>	<b>49</b>	<b>36.1%</b>	<b>- 5.8%</b>

Life and Annuities Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
<b>Claim Handling</b>					
Delays	63	72	54	-14.3%	-25.0%
Denial of Claim	42	33	27	-35.7%	-18.2%
Fraud	1	0	0	-100.0%	.
Prompt Pay	0	0	1	.	.
Unsatisfactory Settlement/Offer	5	6	10	100.0%	66.7%
<i>Subtotal</i>	<i>111</i>	<i>111</i>	<i>92</i>	<i>-17.1%</i>	<i>-17.1%</i>
<b>Marketing and Sales</b>					
Fraud/Forgery	0	1	0	.	-100.0%
Misrepresentation	0	6	0	.	-100.0%
State Specific	4	3	5	25.0%	66.7%
<i>Subtotal</i>	<i>4</i>	<i>10</i>	<i>5</i>	<i>25.0%</i>	<i>-50.0%</i>
<b>Policy Service</b>					
Abusive Service	1	1	0	-100.0%	-100.0%
Cash Value	6	5	7	16.7%	40.0%
Coverage Question	94	88	91	- 3.2%	3.4%
Delayed Authorization Decision	0	2	0	.	-100.0%
Delays/No Response	76	74	43	-43.4%	-41.9%
Notice Requirements	0	2	2	.	0.0%
Payment Not Credited	5	9	3	-40.0%	-66.7%
Policy Delivery	0	1	2	.	100.0%
Premium Notice/Billing	12	12	13	8.3%	8.3%
Premium Refund	27	14	23	-14.8%	64.3%
Premium Subsidy	1	0	1	0.0%	.
Surrender Problems	8	7	3	-62.5%	-57.1%
<i>Subtotal</i>	<i>230</i>	<i>215</i>	<i>188</i>	<i>-18.3%</i>	<i>-12.6%</i>
<b>Underwriting</b>					
Cancellation	28	25	12	-57.1%	-52.0%
Delays	0	1	2	.	100.0%
Dependent Age	0	0	1	.	.
Group Conversion	1	0	0	-100.0%	.
Nonrenewal	1	0	1	0.0%	.
Premium & Rating	14	14	11	-21.4%	-21.4%
Refusal to Insure	5	0	0	-100.0%	.
<i>Subtotal</i>	<i>49</i>	<i>40</i>	<i>27</i>	<i>-44.9%</i>	<i>-32.5%</i>

Life and Annuities					
Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
Total	394	376	317	-19.5%	-15.7%

Health Maintenance Organizations Complaints by Reason, 2016-2018					
Reason	2016	2017	2018	% Change, 2016-2018	% Change, 2017-2018
<b>Claim Handling</b>					
Claim Recoding/Bundling	0	1	0	.	-100.0%
Coordination of Benefits	2	1	1	-50.0%	0.0%
Delays	0	3	3	.	0.0%
Denial of Claim	7	11	6	-14.3%	-45.5%
Emergency Services	0	3	1	.	-66.7%
External Review	0	1	3	.	200.0%
Laboratory Services	0	1	0	.	-100.0%
Medical Necessity	0	0	1	.	.
Mental Health Parity	0	1	0	.	-100.0%
No Preauthorization	0	0	2	.	.
Out-of-Network Benefits	0	3	0	.	-100.0%
Pediatric Care	1	1	0	-100.0%	-100.0%
Pharmacy Benefits	0	2	0	.	-100.0%
Recoupment	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>11</i>	<i>28</i>	<i>17</i>	<i>54.5%</i>	<i>-39.3%</i>
<b>Policy Service</b>					
Coverage Question	3	0	1	-66.7%	.
Credentialing Delay	1	0	0	-100.0%	.
Inadequate Reimbursement Rates	0	1	0	.	-100.0%
Premium Notice/Billing	0	0	1	.	.
Premium Subsidy	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>5</i>	<i>1</i>	<i>2</i>	<i>-60.0%</i>	<i>100.0%</i>
<b>Total</b>	<b>16</b>	<b>29</b>	<b>19</b>	<b>18.8%</b>	<b>-34.5%</b>

Complaint Indices

Top 40 Writers

By Market Share

**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

Code	Name	Complaints 2016-2018	Average Annual Premium 2016-2018	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	245	\$849,100,394	21.9%	58
19275	American Family Mutual Insurance Company S.i.	120	\$375,122,196	9.7%	65
41491	GEICO Casualty Company	109	\$204,017,816	5.3%	108
23388	Shelter Mutual Insurance Company	55	\$200,687,549	5.2%	56
21628	Farmers Insurance Company Inc	68	\$193,246,203	5.0%	71
39012	Safeco Insurance Company Of Illinois	85	\$184,495,046	4.8%	93
24260	Progressive Casualty Insurance Company	81	\$165,951,655	4.3%	99
11851	Progressive Advanced Insurance Company	98	\$161,799,300	4.2%	123
15512	Automobile Club Inter-insurance Exchange	84	\$150,517,212	3.9%	113
10386	American Family Insurance Company	49	\$99,494,174	2.6%	100
29688	Allstate Fire & Casualty Insurance Company	42	\$98,625,198	2.5%	86
26859	Farm Bureau Town & Country Ins Co Of MO	26	\$86,811,116	2.2%	61
19070	Standard Fire Insurance Company	17	\$71,900,408	1.9%	48
25143	State Farm Fire & Casualty Company	46	\$64,120,461	1.7%	145
19100	AMCO Insurance Company	20	\$59,698,500	1.5%	68
36447	LM General Insurance Company	58	\$53,270,893	1.4%	221
25941	United Services Automobile Association	23	\$52,550,123	1.4%	89
42579	Allied Property & Casualty Insurance Company	13	\$43,535,919	1.1%	60
18600	USAA General Indemnity Company	17	\$42,358,046	1.1%	81
25968	USAA Casualty Insurance Company	22	\$41,253,758	1.1%	108
30210	Esurance Property & Casualty Insurance Co	32	\$33,003,359	0.9%	196
35882	GEICO General Ins Co	10	\$26,922,076	0.7%	75
29459	Twin City Fire Insurance Company	12	\$23,388,543	0.6%	104
25453	Nationwide Insurance Company Of America	16	\$22,364,873	0.6%	145
42749	Traders Insurance Company	61	\$22,314,927	0.6%	554
32700	Owners Insurance Company	7	\$22,120,293	0.6%	64
19283	American Standard Insurance Co of WI	13	\$20,390,312	0.5%	129
28401	American National Property & Casualty Co	9	\$20,031,413	0.5%	91
21008	Country Preferred Insurance Company	6	\$18,729,313	0.5%	65
21253	Garrison Property & Casualty Insurance Co	5	\$18,038,171	0.5%	56
15725	Cameron Mutual Insurance Company	4	\$18,003,054	0.5%	45
16144	Grinnell Select Insurance Company	5	\$17,934,525	0.5%	56
19658	Bristol West Insurance Company	27	\$14,861,904	0.4%	368
42919	Progressive Northwestern Insurance Company	15	\$14,582,655	0.4%	208
37834	Progressive Preferred Insurance Company	7	\$13,472,109	0.3%	105
19232	Allstate Insurance Company	6	\$12,573,026	0.3%	97
22055	GEICO Indemnity Company	10	\$12,133,678	0.3%	167
27998	Travelers Home & Marine Insurance Company	6	\$11,436,188	0.3%	106
16322	Progressive Direct Insurance Company	16	\$11,339,261	0.3%	286
17230	Allstate Property & Casualty Insurance Company	10	\$11,219,008	0.3%	181
<b>Top 40 Writers</b>		<b>1,555</b>	<b>\$3,563,414,655</b>	<b>91.9%</b>	<b>.</b>
<b>Total</b>		<b>1,914</b>	<b>\$3,878,022,191</b>	<b>100.0%</b>	<b>.</b>



**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

Code	Name	Complaints 2016-2018	Average Annual Premium 2016-2018	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	163	\$549,770,960	23.1%	80
19275	American Family Mutual Insurance Company S.i.	146	\$292,215,451	12.3%	134
23388	Shelter Mutual Insurance Company	36	\$160,364,460	6.7%	60
24740	Safeco Insurance Company Of America	26	\$132,929,736	5.6%	53
26859	Farm Bureau Town & Country Ins Co Of MO	35	\$121,635,285	5.1%	77
21652	Farmers Insurance Exchange	31	\$114,500,705	4.8%	73
27235	Auto Club Family Insurance Company	50	\$76,814,140	3.2%	175
27998	Travelers Home & Marine Insurance Company	33	\$56,758,954	2.4%	156
26093	Nationwide Affinity Insurance Co Of America	18	\$56,701,130	2.4%	85
25941	United Services Automobile Association	7	\$43,886,848	1.8%	43
42404	Liberty Insurance Corporation	17	\$40,530,370	1.7%	113
10386	American Family Insurance Company	11	\$33,204,005	1.4%	89
18988	Auto Owners Insurance Company	9	\$32,597,421	1.4%	74
37907	Allstate Vehicle & Property Insurance Company	11	\$31,108,381	1.3%	95
11185	Foremost Insurance Company Grand Rapids MI	8	\$25,849,185	1.1%	83
25968	USAA Casualty Insurance Company	5	\$25,213,815	1.1%	53
18600	USAA General Indemnity Company	9	\$22,276,344	0.9%	109
28223	Nationwide Agribusiness Insurance Company	1	\$21,638,281	0.9%	12
20990	Country Mutual Insurance Company	10	\$20,915,342	0.9%	129
21687	Mid Century Insurance Company	4	\$17,262,587	0.7%	62
17230	Allstate Property & Casualty Insurance Company	11	\$15,756,882	0.7%	188
21660	Fire Insurance Exchange	13	\$15,434,271	0.6%	227
28401	American National Property & Casualty Co	8	\$15,378,735	0.6%	140
10872	American Strategic Insurance Corp	3	\$15,349,543	0.6%	53
15725	Cameron Mutual Insurance Company	7	\$13,595,153	0.6%	139
10677	Cincinnati Insurance Company The	1	\$13,481,900	0.6%	20
18279	Bankers Standard Insurance Company	1	\$13,358,272	0.6%	20
19240	Allstate Indemnity Company	12	\$13,141,297	0.6%	246
42986	Standard Guaranty Insurance Company	2	\$12,239,313	0.5%	44
25453	Nationwide Insurance Company Of America	9	\$11,716,448	0.5%	207
19100	AMCO Insurance Company	6	\$11,623,684	0.5%	139
23035	Liberty Mutual Fire Insurance Company	9	\$10,678,616	0.4%	227
19232	Allstate Insurance Company	11	\$10,555,364	0.4%	280
38652	American Modern Select Insurance Company	5	\$10,195,379	0.4%	132
14400	Lititz Mutual Insurance Company	1	\$10,156,199	0.4%	26
19070	Standard Fire Insurance Company	3	\$9,723,539	0.4%	83
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
33600	LM Insurance Corporation	15	\$8,930,914	0.4%	452
21261	Electric Insurance Company	1	\$8,777,689	0.4%	31
20419	Homesite Indemnity Company	5	\$8,468,661	0.4%	159
<b>Top 40 Writers</b>		<b>753</b>	<b>\$2,114,456,373</b>	<b>89.0%</b>	<b>.</b>
<b>Total</b>		<b>883</b>	<b>\$2,376,284,397</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**

**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	865	\$1,872,672,059	24.0%	102
79413	UnitedHealthcare Insurance Company	377	\$1,211,459,907	15.5%	69
47171	Blue Cross & Blue Shield Of Kansas City	279	\$571,929,011	7.3%	108
67369	CIGNA Health & Life Insurance Company	267	\$506,355,077	6.5%	117
81973	Coventry Health & Life Insurance Company	296	\$351,997,047	4.5%	186
60054	Aetna Life Insurance Company	74	\$351,098,355	4.5%	47
73288	Humana Insurance Company	161	\$261,161,082	3.3%	136
71412	Mutual Of Omaha Insurance Company	26	\$160,242,499	2.1%	36
60040	Cox Health Systems Insurance Company	43	\$143,752,055	1.8%	66
65978	Metropolitan Life Insurance Company	28	\$110,461,744	1.4%	56
12575	Silverscript Insurance Company	0	\$102,244,697	1.3%	0
60380	American Family Life Assurance Co of Col.	21	\$98,087,896	1.3%	47
32395	Vision Service Plan Insurance Company	1	\$96,343,821	1.2%	2
82406	All Savers Insurance Company	200	\$81,698,665	1.0%	542
80799	Celtic Insurance Company	146	\$80,124,573	1.0%	403
62286	Golden Rule Insurance Company	61	\$73,090,230	0.9%	185
64246	Guardian Life Insurance Company Of America	25	\$67,406,465	0.9%	82
62235	Unum Life Insurance Company Of America	14	\$65,929,079	0.8%	47
66281	Transamerica Premier Life Insurance Company	14	\$61,466,059	0.8%	50
70025	Genworth Life Insurance Company	35	\$48,736,934	0.6%	159
80802	Sun Life Assurance Company Of Canada	3	\$46,999,769	0.6%	14
70815	Hartford Life & Accident Insurance Company	12	\$45,919,125	0.6%	58
92711	HCC Life Insurance Company	35	\$42,700,604	0.5%	181
65498	Life Insurance Company Of North America	11	\$40,609,348	0.5%	60
69868	United Of Omaha Life Insurance Company	2	\$40,379,822	0.5%	11
61271	Principal Life Insurance Company	19	\$39,697,112	0.5%	106
69019	Standard Insurance Company	5	\$33,869,454	0.4%	33
77828	Companion Life Insurance Company	18	\$32,487,547	0.4%	123
86231	Transamerica Life Insurance Company	36	\$32,374,486	0.4%	246
25178	State Farm Mutual Automobile Insurance Co	10	\$31,576,625	0.4%	70
70408	Union Security Insurance Company	19	\$31,042,696	0.4%	135
13935	Federated Mutual Insurance Company	5	\$30,708,573	0.4%	36
65838	John Hancock Life Insurance Company (usa	11	\$30,155,088	0.4%	81
67091	Northwestern Mutual Life Insurance Company	0	\$27,868,138	0.4%	0
61263	Bankers Life & Casualty Company	33	\$25,133,774	0.3%	291
62146	Combined Insurance Co Of America	4	\$23,680,591	0.3%	37
68241	Prudential Insurance Company Of America The	3	\$23,400,937	0.3%	28
28207	Anthem Insurance Companies Inc	0	\$21,886,986	0.3%	0
65676	Lincoln National Life Insurance Company	13	\$21,789,035	0.3%	132
67105	Reliastar Life Insurance Company	0	\$21,113,619	0.3%	0
<b>Top 40 Writers</b>		<b>3,172</b>	<b>\$6,959,650,586</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>3,523</b>	<b>\$7,797,461,477</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	34	\$48,724,465	19.3%	85
65838	John Hancock Life Insurance Company	11	\$30,101,652	12.0%	44
65978	Metropolitan Life Insurance Company	11	\$18,450,084	7.3%	73
61263	Bankers Life & Casualty Company	23	\$18,029,737	7.2%	155
69000	Northwestern Long Term Care Insurance Co	1	\$14,998,981	6.0%	8
62235	Unum Life Insurance Company Of America	8	\$12,842,188	5.1%	76
86231	Transamerica Life Insurance Company	23	\$11,739,374	4.7%	238
71412	Mutual Of Omaha Insurance Company	7	\$10,197,331	4.0%	84
25178	State Farm Mutual Automobile Insurance Co	9	\$9,146,115	3.6%	120
62952	Equitable Life & Casualty Insurance Company	4	\$7,470,552	3.0%	65
20443	Continental Casualty Company	23	\$7,302,417	2.9%	383
56014	Thrivent Financial For Lutherans	0	\$7,119,353	2.8%	0
68241	Prudential Insurance Company Of America The	1	\$5,754,700	2.3%	21
66915	New York Life Insurance Company	1	\$4,985,522	2.0%	24
90611	Allianz Life Insurance Co Of North America	8	\$4,848,398	1.9%	201
65005	Riversource Life Insurance Company	1	\$3,659,909	1.5%	33
58033	Knights Of Columbus	0	\$3,440,508	1.4%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,759,738	1.1%	0
71471	Ability Insurance Company	2	\$2,533,758	1.0%	96
76325	Senior Health Insurance Company of PA	3	\$2,099,924	0.8%	174
69868	United Of Omaha Life Insurance Company	0	\$1,818,070	0.7%	0
70408	Union Security Insurance Company	1	\$1,737,590	0.7%	70
87726	Brighthouse Life Insurance Company	4	\$1,564,149	0.6%	311
65595	Lincoln Benefit Life Company	1	\$1,562,367	0.6%	78
42129	United Security Assurance Company Of PA	1	\$1,211,338	0.5%	100
71404	Continental General Insurance Company	2	\$1,093,889	0.4%	222
69515	MedAmerica Insurance Company	0	\$1,079,766	0.4%	0
80578	Physicians Mutual Insurance Company	2	\$922,849	0.4%	264
62626	CMFG Life Insurance Company	2	\$920,973	0.4%	264
64211	Guarantee Trust Life Insurance Company	1	\$847,196	0.3%	144
71714	Berkshire Life Insurance Company Of America	0	\$828,128	0.3%	0
69477	Time Insurance Company	0	\$762,108	0.3%	0
19275	American Family Mutual Insurance Company S.i.	2	\$734,297	0.3%	331
77720	LifeSecure Insurance Company	0	\$688,048	0.3%	0
70319	Washington National Insurance Company	2	\$628,964	0.2%	387
69116	State Life Insurance Company	0	\$579,222	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$577,390	0.2%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$568,389	0.2%	0
62553	Country Life Insurance Company	0	\$524,598	0.2%	0
92916	United American Insurance Company	0	\$467,152	0.2%	0
<b>Top 40 Writers</b>		<b>188</b>	<b>\$245,321,187</b>	<b>97.4%</b>	<b>.</b>
<b>Total</b>		<b>207</b>	<b>\$251,875,420</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	UnitedHealthcare Insurance Company	10	\$184,944,690	24.3%	30
71412	Mutual Of Omaha Insurance Company	13	\$143,443,953	18.8%	50
78972	Healthy Alliance Life Insurance Company	30	\$85,051,904	11.2%	196
66281	Transamerica Premier Life Insurance Company	11	\$51,856,945	6.8%	118
47171	Blue Cross & Blue Shield Of Kansas City	1	\$41,618,201	5.5%	13
69868	United Of Omaha Life Insurance Company	1	\$25,277,501	3.3%	22
67326	Old Surety Life Insurance Company	0	\$13,684,503	1.8%	0
73288	Humana Insurance Company	10	\$12,845,106	1.7%	433
60836	American Republic Insurance Company	1	\$11,869,789	1.6%	47
86231	Transamerica Life Insurance Company	6	\$11,281,688	1.5%	296
62065	Colonial Penn Life Insurance Company	5	\$11,264,265	1.5%	247
65870	Manhattan Life Insurance Company	1	\$10,396,556	1.4%	53
25178	State Farm Mutual Automobile Insurance Co	1	\$10,301,991	1.4%	54
13100	Omaha Insurance Company	0	\$8,776,256	1.2%	0
12321	American Continental Insurance Company	2	\$8,332,311	1.1%	133
26921	Everest Reinsurance Company	8	\$8,227,302	1.1%	541
81779	Individual Assurance Co Life Health & Accident	3	\$7,806,939	1.0%	214
67369	CIGNA Health & Life Insurance Company	4	\$6,479,851	0.9%	343
77828	Companion Life Insurance Company	0	\$6,381,342	0.8%	0
61263	Bankers Life & Casualty Company	4	\$6,321,531	0.8%	352
19275	American Family Mutual Insurance Company	0	\$5,647,284	0.7%	0
61859	Christian Fidelity Life Insurance Co	0	\$5,367,449	0.7%	0
62146	Combined Insurance Co Of America	1	\$5,271,873	0.7%	105
67679	American Republic Corp Insurance Company	0	\$5,127,398	0.7%	0
70815	Hartford Life & Accident Insurance Company	1	\$4,976,981	0.7%	112
69663	USAA Life Insurance Company	2	\$4,795,739	0.6%	232
68500	Continental Life Ins Co Of Brentwood TN	1	\$4,403,858	0.6%	126
80578	Physicians Mutual Insurance Company	1	\$3,178,457	0.4%	175
77399	Sterling Life Insurance Company	2	\$3,116,274	0.4%	357
56014	Thrivent Financial For Lutherans	0	\$2,944,541	0.4%	0
62952	Equitable Life & Casualty Insurance Company	1	\$2,785,211	0.4%	200
92916	United American Insurance Company	4	\$2,718,591	0.4%	818
65722	Loyal American Life Insurance Company	1	\$2,587,846	0.3%	215
72850	United World Life Insurance Company	0	\$2,386,123	0.3%	0
68462	Reserve National Insurance Company	0	\$2,297,572	0.3%	0
31119	Medico Insurance Company	0	\$2,240,997	0.3%	0
88366	American Retirement Life Insurance Company	0	\$2,164,028	0.3%	0
57711	Western Catholic Union	0	\$2,018,310	0.3%	0
68349	North American Insurance Company	0	\$1,860,291	0.2%	0
76112	Oxford Life Insurance Company	1	\$1,837,221	0.2%	303
<b>Top 40 Writers</b>		<b>126</b>	<b>\$733,888,670</b>	<b>96.3%</b>	<b>.</b>
<b>Total</b>		<b>137</b>	<b>\$761,903,245</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

Code	Name	Complaints 2016-2018	Average Annual Premium 2016-2018	Average Market Share	Complaint Index
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$888,590,427	9.9%	0
60488	American General Life Insurance Co	88	\$605,356,881	6.8%	120
65676	Lincoln National Life Insurance Company	22	\$351,217,986	3.9%	52
65056	Jackson National Life Insurance Company	46	\$311,473,136	3.5%	122
67091	Northwestern Mutual Life Insurance Company	3	\$282,655,433	3.2%	9
63312	Great American Life Insurance Company	0	\$265,051,741	3.0%	0
65978	Metropolitan Life Insurance Company	40	\$263,224,486	2.9%	125
91596	New York Life Insurance & Annuity Corporation	2	\$254,741,405	2.8%	6
79227	PRUCO Life Insurance Company	2	\$220,205,640	2.5%	7
69345	Teachers Ins & Annuity Association Of America	0	\$207,159,806	2.3%	0
67466	Pacific Life Insurance Company	1	\$203,892,304	2.3%	4
61689	Athene Annuity & Life Company	60	\$191,452,286	2.1%	258
90611	Allianz Life Insurance Co Of North America	12	\$188,077,158	2.1%	53
68241	Prudential Insurance Company Of America The	21	\$185,157,665	2.1%	93
86509	Voya Retirement Insurance & Annuity Company	3	\$180,250,765	2.0%	14
65935	Massachusetts Mutual Life Insurance Company	2	\$175,890,843	2.0%	9
68136	Protective Life Insurance Company	9	\$172,168,040	1.9%	43
60895	American United Life Insurance Company	1	\$162,644,479	1.8%	5
92738	American Equity Investment Life Ins Co	3	\$155,855,671	1.7%	16
91642	Forethought Life Insurance Company	0	\$152,714,265	1.7%	0
68322	Great-West Life & Annuity Insurance Company	1	\$148,829,243	1.7%	6
69108	State Farm Life Insurance Company	15	\$144,785,625	1.6%	85
61271	Principal Life Insurance Company	1	\$144,345,173	1.6%	6
56014	Thrivent Financial For Lutherans	1	\$136,805,352	1.5%	6
62944	AXA Equitable Life Insurance Company	10	\$127,751,678	1.4%	64
66168	Minnesota Life Insurance Company	8	\$125,274,295	1.4%	53
87726	Brighthouse Life Insurance Company	6	\$98,026,989	1.1%	50
66915	New York Life Insurance Company	14	\$93,574,830	1.0%	123
86231	Transamerica Life Insurance Company	36	\$80,657,515	0.9%	368
65005	Riversource Life Insurance Company	1	\$78,926,459	0.9%	10
63274	Fidelity & Guaranty Life Insurance Company	4	\$69,234,393	0.8%	48
61301	Ameritas Life Insurance Corp	2	\$69,075,005	0.8%	24
65838	John Hancock Life Insurance Company (usa	13	\$62,347,338	0.7%	172
70238	Variable Annuity Life Insurance Company	1	\$56,507,040	0.6%	15
69868	United Of Omaha Life Insurance Company	10	\$54,758,667	0.6%	150
67172	Ohio National Life Insurance Company The	0	\$53,008,553	0.6%	0
60399	American Family Life Insurance Company	6	\$51,667,240	0.6%	96
66974	North American Co For Life & Health Insurance	6	\$49,322,476	0.6%	100
79065	Delaware Life Insurance Company	4	\$48,526,364	0.5%	68
63118	Farm Bureau Life Ins Co of MO	3	\$43,930,257	0.5%	56
<b>Top 40 Writers</b>		<b>457</b>	<b>\$7,155,134,911</b>	<b>79.9%</b>	<b>.</b>
<b>Total</b>		<b>1,087</b>	<b>\$8,953,307,123</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid by Market Share					
Code	Name	Complaints 2016-2018	Average Annual Premium 2016-2018	Average Market Share	Complaint Index
95315	Good Health HMO	32	\$156,377,379	59.9%	83
95358	HMO Missouri	26	\$53,057,643	20.3%	200
12913	Missouri Care Incorporated	0	\$19,558,398	7.5%	0
95318	Aetna Better Health Of Missouri	0	\$10,301,559	3.9%	0
96385	UnitedHealthcare Of The Midwest	1	\$8,499,954	3.3%	48
95109	Aetna Health	0	\$5,841,758	2.2%	0
96377	Coventry Health Care Of Missouri	2	\$3,784,500	1.4%	216
95635	CIGNA Healthcare Of St Louis	0	\$2,283,831	0.9%	0
95885	Humana Health Plan	2	\$1,092,221	0.4%	747
11229	Harmony Health Plan	0	\$122,322	0.0%	0
95489	Coventry Health Care Of Kansas	1	\$103,798	0.0%	3,929
<b>Total</b>		<b>64</b>	<b>\$261,023,363</b>	<b>100.0%</b>	<b>.</b>

Complaint Indices  
Top 40 Writers  
Alpha by Company

**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	13	\$43,535,919	1.1%	60
29688	Allstate Fire & Casualty Insurance Company	42	\$98,625,198	2.5%	86
19232	Allstate Insurance Company	6	\$12,573,026	0.3%	97
17230	Allstate Property & Casualty Insurance Company	10	\$11,219,008	0.3%	181
19100	AMCO Insurance Company	20	\$59,698,500	1.5%	68
10386	American Family Insurance Company	49	\$99,494,174	2.6%	100
19275	American Family Mutual Insurance Company S.i.	120	\$375,122,196	9.7%	65
28401	American National Property & Casualty Co	9	\$20,031,413	0.5%	91
19283	American Standard Insurance Co of WI	13	\$20,390,312	0.5%	129
15512	Automobile Club Inter-insurance Exchange	84	\$150,517,212	3.9%	113
19658	Bristol West Insurance Company	27	\$14,861,904	0.4%	368
15725	Cameron Mutual Insurance Company	4	\$18,003,054	0.5%	45
21008	Country Preferred Insurance Company	6	\$18,729,313	0.5%	65
30210	Esurance Property & Casualty Insurance Co	32	\$33,003,359	0.9%	196
26859	Farm Bureau Town & Country Ins Co Of MO	26	\$86,811,116	2.2%	61
21628	Farmers Insurance Company Inc	68	\$193,246,203	5.0%	71
21253	Garrison Property & Casualty Insurance Co	5	\$18,038,171	0.5%	56
41491	GEICO Casualty Company	109	\$204,017,816	5.3%	108
35882	GEICO General Ins Co	10	\$26,922,076	0.7%	75
22055	GEICO Indemnity Company	10	\$12,133,678	0.3%	167
16144	Grinnell Select Insurance Company	5	\$17,934,525	0.5%	56
36447	LM General Insurance Company	58	\$53,270,893	1.4%	221
25453	Nationwide Insurance Company Of America	16	\$22,364,873	0.6%	145
32700	Owners Insurance Company	7	\$22,120,293	0.6%	64
11851	Progressive Advanced Insurance Company	98	\$161,799,300	4.2%	123
24260	Progressive Casualty Insurance Company	81	\$165,951,655	4.3%	99
16322	Progressive Direct Insurance Company	16	\$11,339,261	0.3%	286
42919	Progressive Northwestern Insurance Company	15	\$14,582,655	0.4%	208
37834	Progressive Preferred Insurance Company	7	\$13,472,109	0.3%	105
39012	Safeco Insurance Company Of Illinois	85	\$184,495,046	4.8%	93
23388	Shelter Mutual Insurance Company	55	\$200,687,549	5.2%	56
19070	Standard Fire Insurance Company	17	\$71,900,408	1.9%	48
25143	State Farm Fire & Casualty Company	46	\$64,120,461	1.7%	145
25178	State Farm Mutual Automobile Insurance Co	245	\$849,100,394	21.9%	58
42749	Traders Insurance Company	61	\$22,314,927	0.6%	554
27998	Travelers Home & Marine Insurance Company	6	\$11,436,188	0.3%	106
29459	Twin City Fire Insurance Company	12	\$23,388,543	0.6%	104
25941	United Services Automobile Association	23	\$52,550,123	1.4%	89
25968	USAA Casualty Insurance Company	22	\$41,253,758	1.1%	108
18600	USAA General Indemnity Company	17	\$42,358,046	1.1%	81
<b>Top 40 Writers</b>		<b>1,555</b>	<b>\$3,563,414,655</b>	<b>91.9%</b>	<b>.</b>
<b>Total</b>		<b>1,914</b>	<b>\$3,878,022,191</b>	<b>100.0%</b>	<b>.</b>



**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
19240	Allstate Indemnity Company	12	\$13,141,297	0.6%	246
19232	Allstate Insurance Company	11	\$10,555,364	0.4%	280
17230	Allstate Property & Casualty Insurance Company	11	\$15,756,882	0.7%	188
37907	Allstate Vehicle & Property Insurance Company	11	\$31,108,381	1.3%	95
19100	AMCO Insurance Company	6	\$11,623,684	0.5%	139
10386	American Family Insurance Company	11	\$33,204,005	1.4%	89
19275	American Family Mutual Insurance Company S.i.	146	\$292,215,451	12.3%	134
38652	American Modern Select Insurance Company	5	\$10,195,379	0.4%	132
28401	American National Property & Casualty Co	8	\$15,378,735	0.6%	140
10872	American Strategic Insurance Corp	3	\$15,349,543	0.6%	53
27235	Auto Club Family Insurance Company	50	\$76,814,140	3.2%	175
18988	Auto Owners Insurance Company	9	\$32,597,421	1.4%	74
18279	Bankers Standard Insurance Company	1	\$13,358,272	0.6%	20
15725	Cameron Mutual Insurance Company	7	\$13,595,153	0.6%	139
10677	Cincinnati Insurance Company The	1	\$13,481,900	0.6%	20
20990	Country Mutual Insurance Company	10	\$20,915,342	0.9%	129
21261	Electric Insurance Company	1	\$8,777,689	0.4%	31
26859	Farm Bureau Town & Country Ins Co Of MO	35	\$121,635,285	5.1%	77
21652	Farmers Insurance Exchange	31	\$114,500,705	4.8%	73
21660	Fire Insurance Exchange	13	\$15,434,271	0.6%	227
11185	Foremost Insurance Company Grand Rapids MI	8	\$25,849,185	1.1%	83
20419	Homesite Indemnity Company	5	\$8,468,661	0.4%	159
42404	Liberty Insurance Corporation	17	\$40,530,370	1.7%	113
23035	Liberty Mutual Fire Insurance Company	9	\$10,678,616	0.4%	227
14400	Lititz Mutual Insurance Company	1	\$10,156,199	0.4%	26
33600	LM Insurance Corporation	15	\$8,930,914	0.4%	452
21687	Mid Century Insurance Company	4	\$17,262,587	0.7%	62
26093	Nationwide Affinity Insurance Co Of America	18	\$56,701,130	2.4%	85
28223	Nationwide Agribusiness Insurance Company	1	\$21,638,281	0.9%	12
25453	Nationwide Insurance Company Of America	9	\$11,716,448	0.5%	207
24740	Safeco Insurance Company Of America	26	\$132,929,736	5.6%	53
23388	Shelter Mutual Insurance Company	36	\$160,364,460	6.7%	60
19070	Standard Fire Insurance Company	3	\$9,723,539	0.4%	83
42986	Standard Guaranty Insurance Company	2	\$12,239,313	0.5%	44
25143	State Farm Fire & Casualty Company	163	\$549,770,960	23.1%	80
27998	Travelers Home & Marine Insurance Company	33	\$56,758,954	2.4%	156
25941	United Services Automobile Association	7	\$43,886,848	1.8%	43
25968	USAA Casualty Insurance Company	5	\$25,213,815	1.1%	53
18600	USAA General Indemnity Company	9	\$22,276,344	0.9%	109
<b>Top 40 Writers</b>		<b>753</b>	<b>\$2,114,456,373</b>	<b>89.0%</b>	<b>.</b>
<b>Total</b>		<b>883</b>	<b>\$2,376,284,397</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	74	\$351,098,355	4.5%	47
82406	All Savers Insurance Company	200	\$81,698,665	1.0%	542
60380	American Family Life Assurance Co	21	\$98,087,896	1.3%	47
28207	Anthem Insurance Companies Inc	0	\$21,886,986	0.3%	0
61263	Bankers Life & Casualty Company	33	\$25,133,774	0.3%	291
47171	Blue Cross & Blue Shield Of Kansas City	279	\$571,929,011	7.3%	108
80799	Celtic Insurance Company	146	\$80,124,573	1.0%	403
67369	CIGNA Health & Life Insurance Company	267	\$506,355,077	6.5%	117
62146	Combined Insurance Co Of America	4	\$23,680,591	0.3%	37
77828	Companion Life Insurance Company	18	\$32,487,547	0.4%	123
81973	Coventry Health & Life Insurance Company	296	\$351,997,047	4.5%	186
60040	Cox Health Systems Insurance Company	43	\$143,752,055	1.8%	66
13935	Federated Mutual Insurance Company	5	\$30,708,573	0.4%	36
70025	Genworth Life Insurance Company	35	\$48,736,934	0.6%	159
62286	Golden Rule Insurance Company	61	\$73,090,230	0.9%	185
64246	Guardian Life Insurance Company Of America	25	\$67,406,465	0.9%	82
70815	Hartford Life & Accident Insurance Company	12	\$45,919,125	0.6%	58
92711	HCC Life Insurance Company	35	\$42,700,604	0.5%	181
78972	Healthy Alliance Life Insurance Company	865	\$1,872,672,059	24.0%	102
73288	Humana Insurance Company	161	\$261,161,082	3.3%	136
65838	John Hancock Life Insurance Company (usa	11	\$30,155,088	0.4%	81
65498	Life Insurance Company Of North America	11	\$40,609,348	0.5%	60
65676	Lincoln National Life Insurance Company	13	\$21,789,035	0.3%	132
65978	Metropolitan Life Insurance Company	28	\$110,461,744	1.4%	56
71412	Mutual Of Omaha Insurance Company	26	\$160,242,499	2.1%	36
67091	Northwestern Mutual Life Insurance Company	0	\$27,868,138	0.4%	0
61271	Principal Life Insurance Company	19	\$39,697,112	0.5%	106
68241	Prudential Insurance Company Of America The	3	\$23,400,937	0.3%	28
67105	Reliastar Life Insurance Company	0	\$21,113,619	0.3%	0
12575	Silverscript Insurance Company	0	\$102,244,697	1.3%	0
69019	Standard Insurance Company	5	\$33,869,454	0.4%	33
25178	State Farm Mutual Automobile Insurance Co	10	\$31,576,625	0.4%	70
80802	Sun Life Assurance Company Of Canada	3	\$46,999,769	0.6%	14
86231	Transamerica Life Insurance Company	36	\$32,374,486	0.4%	246
66281	Transamerica Premier Life Insurance Company	14	\$61,466,059	0.8%	50
70408	Union Security Insurance Company	19	\$31,042,696	0.4%	135
69868	United Of Omaha Life Insurance Company	2	\$40,379,822	0.5%	11
79413	UnitedHealthcare Insurance Company	377	\$1,211,459,907	15.5%	69
62235	Unum Life Insurance Company Of America	14	\$65,929,079	0.8%	47
32395	Vision Service Plan Insurance Company	1	\$96,343,821	1.2%	2
<b>Top 40 Writers</b>		<b>3,172</b>	<b>\$6,959,650,586</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>3,523</b>	<b>\$7,797,461,477</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	2	\$2,533,758	1.0%	96
90611	Allianz Life Insurance Co Of North America	8	\$4,848,398	1.9%	201
19275	American Family Mutual Insurance Company S.i.	2	\$734,297	0.3%	331
61263	Bankers Life & Casualty Company	23	\$18,029,737	7.2%	155
71714	Berkshire Life Insurance Company Of America	0	\$828,128	0.3%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$568,389	0.2%	0
87726	Brighthouse Life Insurance Company	4	\$1,564,149	0.6%	311
62626	CMFG Life Insurance Company	2	\$920,973	0.4%	264
20443	Continental Casualty Company	23	\$7,302,417	2.9%	383
71404	Continental General Insurance Company	2	\$1,093,889	0.4%	222
62553	Country Life Insurance Company	0	\$524,598	0.2%	0
62952	Equitable Life & Casualty Insurance Company	4	\$7,470,552	3.0%	65
70025	Genworth Life Insurance Company	34	\$48,724,465	19.3%	85
64211	Guarantee Trust Life Insurance Company	1	\$847,196	0.3%	144
65838	John Hancock Life Insurance Company (usa	11	\$30,101,652	12.0%	44
58033	Knights Of Columbus	0	\$3,440,508	1.4%	0
77720	LifeSecure Insurance Company	0	\$688,048	0.3%	0
65595	Lincoln Benefit Life Company	1	\$1,562,367	0.6%	78
65935	Massachusetts Mutual Life Insurance Company	0	\$2,759,738	1.1%	0
69515	MedAmerica Insurance Company	0	\$1,079,766	0.4%	0
65978	Metropolitan Life Insurance Company	11	\$18,450,084	7.3%	73
71412	Mutual Of Omaha Insurance Company	7	\$10,197,331	4.0%	84
66915	New York Life Insurance Company	1	\$4,985,522	2.0%	24
69000	Northwestern Long Term Care Insurance Co	1	\$14,998,981	6.0%	8
80578	Physicians Mutual Insurance Company	2	\$922,849	0.4%	264
68195	Provident Life & Accident Insurance Company	0	\$577,390	0.2%	0
68241	Prudential Insurance Company Of America The	1	\$5,754,700	2.3%	21
65005	Riversource Life Insurance Company	1	\$3,659,909	1.5%	33
76325	Senior Health Insurance Company of PA	3	\$2,099,924	0.8%	174
25178	State Farm Mutual Automobile Insurance Co	9	\$9,146,115	3.6%	120
69116	State Life Insurance Company	0	\$579,222	0.2%	0
56014	Thrivent Financial For Lutherans	0	\$7,119,353	2.8%	0
69477	Time Insurance Company	0	\$762,108	0.3%	0
86231	Transamerica Life Insurance Company	23	\$11,739,374	4.7%	238
70408	Union Security Insurance Company	1	\$1,737,590	0.7%	70
92916	United American Insurance Company	0	\$467,152	0.2%	0
69868	United Of Omaha Life Insurance Company	0	\$1,818,070	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,211,338	0.5%	100
62235	Unum Life Insurance Company Of America	8	\$12,842,188	5.1%	76
70319	Washington National Insurance Company	2	\$628,964	0.2%	387
<b>Top 40 Writers</b>		<b>188</b>	<b>\$245,321,187</b>	<b>97.4%</b>	<b>.</b>
<b>Total</b>		<b>207</b>	<b>\$251,875,420</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
12321	American Continental Insurance Company	2	\$8,332,311	1.1%	133
19275	American Family Mutual Insurance Company S.i.	0	\$5,647,284	0.7%	0
67679	American Republic Corp Insurance Company	0	\$5,127,398	0.7%	0
60836	American Republic Insurance Company	1	\$11,869,789	1.6%	47
88366	American Retirement Life Insurance Company	0	\$2,164,028	0.3%	0
61263	Bankers Life & Casualty Company	4	\$6,321,531	0.8%	352
47171	Blue Cross & Blue Shield Of Kansas City	1	\$41,618,201	5.5%	13
61859	Christian Fidelity Life Insurance Co	0	\$5,367,449	0.7%	0
67369	CIGNA Health & Life Insurance Company	4	\$6,479,851	0.9%	343
62065	Colonial Penn Life Insurance Company	5	\$11,264,265	1.5%	247
62146	Combined Insurance Co Of America	1	\$5,271,873	0.7%	105
77828	Companion Life Insurance Company	0	\$6,381,342	0.8%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$4,403,858	0.6%	126
62952	Equitable Life & Casualty Insurance Company	1	\$2,785,211	0.4%	200
26921	Everest Reinsurance Company	8	\$8,227,302	1.1%	541
70815	Hartford Life & Accident Insurance Company	1	\$4,976,981	0.7%	112
78972	Healthy Alliance Life Insurance Company	30	\$85,051,904	11.2%	196
73288	Humana Insurance Company	10	\$12,845,106	1.7%	433
81779	Individual Assurance Co Life Health & Accident	3	\$7,806,939	1.0%	214
65722	Loyal American Life Insurance Company	1	\$2,587,846	0.3%	215
65870	Manhattan Life Insurance Company	1	\$10,396,556	1.4%	53
31119	Medico Insurance Company	0	\$2,240,997	0.3%	0
71412	Mutual Of Omaha Insurance Company	13	\$143,443,953	18.8%	50
68349	North American Insurance Company	0	\$1,860,291	0.2%	0
67326	Old Surety Life Insurance Company	0	\$13,684,503	1.8%	0
13100	Omaha Insurance Company	0	\$8,776,256	1.2%	0
76112	Oxford Life Insurance Company	1	\$1,837,221	0.2%	303
80578	Physicians Mutual Insurance Company	1	\$3,178,457	0.4%	175
68462	Reserve National Insurance Company	0	\$2,297,572	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,301,991	1.4%	54
77399	Sterling Life Insurance Company	2	\$3,116,274	0.4%	357
56014	Thrivent Financial For Lutherans	0	\$2,944,541	0.4%	0
86231	Transamerica Life Insurance Company	6	\$11,281,688	1.5%	296
66281	Transamerica Premier Life Insurance Company	11	\$51,856,945	6.8%	118
92916	United American Insurance Company	4	\$2,718,591	0.4%	818
69868	United Of Omaha Life Insurance Company	1	\$25,277,501	3.3%	22
72850	United World Life Insurance Company	0	\$2,386,123	0.3%	0
79413	UnitedHealthcare Insurance Company	10	\$184,944,690	24.3%	30
69663	USAA Life Insurance Company	2	\$4,795,739	0.6%	232
57711	Western Catholic Union	0	\$2,018,310	0.3%	0
<b>Top 40 Writers</b>		<b>126</b>	<b>\$733,888,670</b>	<b>96.3%</b>	<b>.</b>
<b>Total</b>		<b>137</b>	<b>\$761,903,245</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	12	\$188,077,158	2.1%	53
92738	American Equity Investment Life Ins Co	3	\$155,855,671	1.7%	16
60399	American Family Life Insurance Company	6	\$51,667,240	0.6%	96
60488	American General Life Insurance Co	88	\$605,356,881	6.8%	120
60895	American United Life Insurance Company	1	\$162,644,479	1.8%	5
61301	Ameritas Life Insurance Corp	2	\$69,075,005	0.8%	24
61689	Athene Annuity & Life Company	60	\$191,452,286	2.1%	258
62944	AXA Equitable Life Insurance Company	10	\$127,751,678	1.4%	64
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$888,590,427	9.9%	0
87726	Brighthouse Life Insurance Company	6	\$98,026,989	1.1%	50
79065	Delaware Life Insurance Company	4	\$48,526,364	0.5%	68
63118	Farm Bureau Life Ins Co of MO	3	\$43,930,257	0.5%	56
63274	Fidelity & Guaranty Life Insurance Company	4	\$69,234,393	0.8%	48
91642	Forethought Life Insurance Company	0	\$152,714,265	1.7%	0
63312	Great American Life Insurance Company	0	\$265,051,741	3.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$148,829,243	1.7%	6
65056	Jackson National Life Insurance Company	46	\$311,473,136	3.5%	122
65838	John Hancock Life Insurance Company (usa	13	\$62,347,338	0.7%	172
65676	Lincoln National Life Insurance Company	22	\$351,217,986	3.9%	52
65935	Massachusetts Mutual Life Insurance Company	2	\$175,890,843	2.0%	9
65978	Metropolitan Life Insurance Company	40	\$263,224,486	2.9%	125
66168	Minnesota Life Insurance Company	8	\$125,274,295	1.4%	53
91596	New York Life Insurance & Annuity Corporation	2	\$254,741,405	2.8%	6
66915	New York Life Insurance Company	14	\$93,574,830	1.0%	123
66974	North American Co For Life & Health Insurance	6	\$49,322,476	0.6%	100
67091	Northwestern Mutual Life Insurance Company	3	\$282,655,433	3.2%	9
67172	Ohio National Life Insurance Company The	0	\$53,008,553	0.6%	0
67466	Pacific Life Insurance Company	1	\$203,892,304	2.3%	4
61271	Principal Life Insurance Company	1	\$144,345,173	1.6%	6
68136	Protective Life Insurance Company	9	\$172,168,040	1.9%	43
79227	PRUCO Life Insurance Company	2	\$220,205,640	2.5%	7
68241	Prudential Insurance Company Of America The	21	\$185,157,665	2.1%	93
65005	Riversource Life Insurance Company	1	\$78,926,459	0.9%	10
69108	State Farm Life Insurance Company	15	\$144,785,625	1.6%	85
69345	Teachers Ins & Annuity Association Of America	0	\$207,159,806	2.3%	0
56014	Thrivent Financial For Lutherans	1	\$136,805,352	1.5%	6
86231	Transamerica Life Insurance Company	36	\$80,657,515	0.9%	368
69868	United Of Omaha Life Insurance Company	10	\$54,758,667	0.6%	150
70238	Variable Annuity Life Insurance Company	1	\$56,507,040	0.6%	15
86509	Voya Retirement Insurance & Annuity Company	3	\$180,250,765	2.0%	14
<b>Top 40 Writers</b>		<b>457</b>	<b>\$7,155,134,911</b>	<b>79.9%</b>	<b>.</b>
<b>Total</b>		<b>1,087</b>	<b>\$8,953,307,123</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016-2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95318	Aetna Better Health Of Missouri	0	\$10,301,559	3.9%	0
95109	Aetna Health	0	\$5,841,758	2.2%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,283,831	0.9%	0
95489	Coventry Health Care Of Kansas	1	\$103,798	0.0%	3,929
96377	Coventry Health Care Of Missouri	2	\$3,784,500	1.4%	216
95315	Good Health HMO	32	\$156,377,379	59.9%	83
11229	Harmony Health Plan	0	\$122,322	0.0%	0
95358	HMO Missouri	26	\$53,057,643	20.3%	200
95885	Humana Health Plan	2	\$1,092,221	0.4%	747
12913	Missouri Care Incorporated	0	\$19,558,398	7.5%	0
96385	UnitedHealthcare Of The Midwest	1	\$8,499,954	3.3%	48
<b>Total</b>		<b>64</b>	<b>\$261,023,363</b>	<b>100.0%</b>	<b>.</b>

## Private Passenger Automobile Insurance

### Complaint Indices

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	5	\$4,711,726	0.1%	215
34789	21st Century Centennial Insurance Company	2	\$2,087,237	0.1%	194
32220	21st Century North America Insurance Company	3	\$573,678	0.0%	1,060
14184	Acuity A Mutual Insurance Company	4	\$6,094,209	0.2%	133
19402	AIG Property Casualty Company	0	\$1,980,047	0.1%	0
42579	Allied Property & Casualty Insurance Company	13	\$43,535,919	1.1%	60
29688	Allstate Fire & Casualty Insurance Company	42	\$98,625,198	2.5%	86
19240	Allstate Indemnity Company	8	\$2,964,386	0.1%	547
19232	Allstate Insurance Company	6	\$12,573,026	0.3%	97
17230	Allstate Property & Casualty Insurance Company	10	\$11,219,008	0.3%	181
38156	Alpha Property & Casualty Insurance Co	3	\$2,028,994	0.1%	300
19100	AMCO Insurance Company	20	\$59,698,500	1.5%	68
10111	American Bankers Insurance Company Of FL	0	\$620,979	0.0%	0
23450	American Family Home Insurance Company	0	\$704	0.0%	0
10386	American Family Insurance Company	49	\$99,494,174	2.6%	100
19275	American Family Mutual Insurance Company S.i.	120	\$375,122,196	9.7%	65
23469	American Modern Home Insurance Co	0	\$609,450	0.0%	0
42722	American Modern Property & Casualty Ins Co	0	\$143,486	0.0%	0
38652	American Modern Select Insurance Company	0	\$101,424	0.0%	0
39942	American National General Insurance Company	0	\$106,112	0.0%	0
28401	American National Property & Casualty Co	9	\$20,031,413	0.5%	91
19615	American Reliable Insurance Company	0	\$272,141	0.0%	0
41998	American Southern Home Insurance Company	0	\$732	0.0%	0
19283	American Standard Insurance Co of WI	13	\$20,390,312	0.5%	129
19976	AMICA Mutual Insurance Company	2	\$5,186,848	0.1%	78
11558	AssuranceAmerica Insurance Company	15	\$5,301,150	0.1%	573
27235	Auto Club Family Insurance Company	2	\$15,173	0.0%	9,999
18988	Auto Owners Insurance Company	5	\$6,951,015	0.2%	146
15512	Automobile Club Inter-insurance Exchange	84	\$150,517,212	3.9%	113
33022	AXA Insurance Company	0	\$4,609	0.0%	0
18279	Bankers Standard Insurance Company	1	\$4,272,691	0.1%	47
41394	Benchmark Insurance Company	4	\$128,735	0.0%	6,295
19658	Bristol West Insurance Company	27	\$14,861,904	0.4%	368
35955	California Casualty General Insurance Company	1	\$3,036,421	0.1%	67
15725	Cameron Mutual Insurance Company	4	\$18,003,054	0.5%	45
42498	Cameron National Insurance Company	2	\$4,854,852	0.1%	83
26905	Century-national Insurance Company	0	\$76	0.0%	0
10052	Chubb National Insurance Company	0	\$1,895,643	0.0%	0
10677	Cincinnati Insurance Company The	2	\$10,311,122	0.3%	39
31534	Citizens Insurance Company Of America	0	\$1,525	0.0%	0



**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
40371	Columbia Mutual Insurance Company	2	\$10,972,490	0.3%	37
10204	Consumers Insurance USA Inc	1	\$1,197,472	0.0%	169
10783	Cornerstone National Insurance Company	9	\$5,983,158	0.2%	305
20982	Country Casualty Insurance Company	1	\$661,737	0.0%	306
20990	Country Mutual Insurance Company	3	\$5,306,723	0.1%	115
21008	Country Preferred Insurance Company	6	\$18,729,313	0.5%	65
18961	Crestbrook Insurance Company	1	\$3,643,622	0.1%	56
21164	Dairyland Insurance Company	1	\$1,342,642	0.0%	151
42781	Direct General Insurance Company	3	\$881,579	0.0%	689
38067	Economy Preferred Insurance Company	0	\$494,366	0.0%	0
40649	Economy Premier Assurance Company	1	\$634,237	0.0%	319
21261	Electric Insurance Company	4	\$8,612,283	0.2%	94
21415	Employers Mutual Casualty Company	0	\$757,954	0.0%	0
15130	Encompass Indemnity Company	2	\$6,442,576	0.2%	63
10071	Encompass Insurance Company Of America	0	\$104,313	0.0%	0
28746	Equity Insurance Company	11	\$4,609,753	0.1%	483
37915	Essentia Insurance Company	0	\$3,777,882	0.1%	0
25712	Esurance Insurance Company	1	\$1,295,089	0.0%	156
30210	Esurance Property & Casualty Insurance Co	32	\$33,003,359	0.9%	196
26859	Farm Bureau Town & Country Ins Co Of MO	26	\$86,811,116	2.2%	61
21628	Farmers Insurance Company Inc	68	\$193,246,203	5.0%	71
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$56,036	0.0%	0
20281	Federal Insurance Company	0	\$565,282	0.0%	0
19852	Financial Indemnity Company	0	\$45,948	0.0%	0
10336	First Acceptance Insurance Company Inc	23	\$1,291,580	0.0%	3,608
13587	First Chicago Insurance Company	14	\$2,487,216	0.1%	1,140
29980	First Colonial Insurance Company	0	\$40,229	0.0%	0
33588	First Liberty Insurance Corp The	0	\$498,862	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	3	\$5,715,594	0.1%	106
11800	Foremost Property & Casualty Insurance Co	0	\$180,158	0.0%	0
21253	Garrison Property & Casualty Insurance Co	5	\$18,038,171	0.5%	56
41491	GEICO Casualty Company	109	\$204,017,816	5.3%	108
35882	GEICO General Ins Co	10	\$26,922,076	0.7%	75
22055	GEICO Indemnity Company	10	\$12,133,678	0.3%	167
22063	Government Employees Insurance Co	2	\$11,076,894	0.3%	37
20303	Great Northern Insurance Company	0	\$1,324,895	0.0%	0
14117	Grinnell Mutual Reinsurance Company	3	\$4,816,279	0.1%	126
16144	Grinnell Select Insurance Company	5	\$17,934,525	0.5%	56
42331	Guideone America Insurance Company	0	\$509,349	0.0%	0
42803	Guideone Elite Insurance Company	2	\$1,214,481	0.0%	334

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
15032	Guideone Mutual Insurance Company	0	\$630,825	0.0%	0
22292	Hanover Insurance Company The	0	\$1,500	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$104,669	0.0%	0
29424	Hartford Casualty Insurance Co	3	\$266,890	0.0%	2,277
19682	Hartford Fire Insurance Company	0	\$69,985	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$255,369	0.0%	0
30104	Hartford Underwriters Insurance Company	4	\$4,841,045	0.1%	167
31550	Haulers Insurance Company Inc	6	\$3,523,541	0.1%	345
22578	Horace Mann Insurance Company	1	\$1,976,029	0.1%	103
22756	Horace Mann Property & Casualty Ins Co	0	\$954,732	0.0%	0
29068	IDS Property Casualty Insurance Company	12	\$4,519,264	0.1%	538
22268	Infinity Insurance Company	0	\$160,994	0.0%	0
10922	Insuremax Insurance Company	1	\$966	0.0%	9,999
29742	Integon National Insurance Company	0	\$2,372	0.0%	0
23647	Ironshore Indemnity Inc	0	\$428,184	0.0%	0
10914	Kemper Independence Insurance Company	1	\$136,087	0.0%	1,489
42404	Liberty Insurance Corporation	1	\$37,304	0.0%	5,431
23035	Liberty Mutual Fire Insurance Company	8	\$8,744,097	0.2%	185
36447	LM General Insurance Company	58	\$53,270,893	1.4%	221
33600	LM Insurance Corporation	2	\$2,001,180	0.1%	202
10051	Lyndon Southern Insurance Company	0	\$598,080	0.0%	0
14443	Madison Mutual Insurance Company	2	\$2,954,039	0.1%	137
28932	Markel American Insurance Company	1	\$197,670	0.0%	1,025
31968	Merastar Insurance Company	0	\$50,201	0.0%	0
23353	Meridian Security Insurance Company	6	\$6,003,816	0.2%	202
40169	Metropolitan Casualty Insurance Company	0	\$105,135	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins	0	\$283,868	0.0%	0
39950	Metropolitan General Insurance Company	0	\$100,629	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	8	\$8,389,223	0.2%	193
26298	Metropolitan Property & Casualty Insurance Co	2	\$3,888,575	0.1%	104
38660	MIC General Insurance Corporation	0	\$116,279	0.0%	0
21687	Mid Century Insurance Company	1	\$4,984	0.0%	9,999
27138	Midvale Indemnity Company	0	\$1,344	0.0%	0
23574	Midwest Family Mutual Insurance Company	0	\$24,288	0.0%	0
42447	National General Assurance Company	0	\$130,683	0.0%	0
23728	National General Insurance Company	9	\$3,055,531	0.1%	597
11044	National General Insurance Online Inc	4	\$1,357,217	0.0%	597
32620	National Interstate Insurance Company	0	\$58,016	0.0%	0
22608	National Specialty Insurance Company	0	\$12,042	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	3	\$-14,613	- 0.0%	9,999

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25453	Nationwide Insurance Company Of America	16	\$22,364,873	0.6%	145
23787	Nationwide Mutual Insurance Company	1	\$85,532	0.0%	2,369
12345	New Horizons Insurance Company Of Missouri	0	\$115,592	0.0%	0
12130	New South Insurance Company	0	\$67,657	0.0%	0
34940	Omni Indemnity Company	7	\$1,032,713	0.0%	1,373
32700	Owners Insurance Company	7	\$22,120,293	0.6%	64
20346	Pacific Indemnity Company	0	\$327,121	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$2,292	0.0%	0
37648	Permanent General Assurance Corporation	15	\$8,348,422	0.2%	364
13714	Pharmacists Mutual Insurance Company	1	\$386,033	0.0%	525
18058	Philadelphia Indemnity Insurance Company	0	\$1,028,449	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	0	\$2,762,631	0.1%	0
11851	Progressive Advanced Insurance Company	98	\$161,799,300	4.2%	123
24260	Progressive Casualty Insurance Company	81	\$165,951,655	4.3%	99
16322	Progressive Direct Insurance Company	16	\$11,339,261	0.3%	286
24279	Progressive Max Insurance Company	6	\$11,014,638	0.3%	110
42919	Progressive Northwestern Insurance Company	15	\$14,582,655	0.4%	208
37834	Progressive Preferred Insurance Company	7	\$13,472,109	0.3%	105
34690	Property & Casualty Insurance Co of Hartford	2	\$4,523,402	0.1%	90
43044	Response Insurance Company	0	\$359,409	0.0%	0
36684	Riverport Insurance Company	0	\$310,982	0.0%	0
13056	RLI Insurance Company	0	\$41,420	0.0%	0
10974	Root Insurance Company	2	\$1,524,941	0.0%	266
25405	Safe Auto Insurance Company	19	\$9,362,185	0.2%	411
24740	Safeco Insurance Company Of America	3	\$8,688	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	85	\$184,495,046	4.8%	93
40460	Sagamore Insurance Company	1	\$-16,189	- 0.0%	9,999
22543	Secura Insurance A Mutual Company	1	\$29,690	0.0%	6,824
10239	Secura Supreme Insurance Company	0	\$2,266,936	0.1%	0
11000	Sentinel Insurance Company Ltd	1	\$724,326	0.0%	280
21180	Sentry Select Insurance Company	2	\$112,620	0.0%	3,598
23361	Shelter General Insurance Company	4	\$1,531,372	0.0%	529
23388	Shelter Mutual Insurance Company	55	\$200,687,549	5.2%	56
19070	Standard Fire Insurance Company	17	\$71,900,408	1.9%	48
42986	Standard Guaranty Insurance Company	0	\$541	0.0%	0
25127	State Auto Property & Casualty Insurance Co	0	\$793,604	0.0%	0
25135	State Automobile Mutual Insurance Company	2	\$7,635,361	0.2%	53
25143	State Farm Fire & Casualty Company	46	\$64,120,461	1.7%	145
25178	State Farm Mutual Automobile Insurance Co	245	\$849,100,394	21.9%	58
12831	State National Insurance Company Inc	0	\$8,357,278	0.2%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25180	Stillwater Insurance Company	0	\$299,561	0.0%	0
22683	Teachers Insurance Company	3	\$2,356,210	0.1%	258
42749	Traders Insurance Company	61	\$22,314,927	0.6%	554
27998	Travelers Home & Marine Insurance Company	6	\$11,436,188	0.3%	106
36161	Travelers Property Casualty Insurance Company	0	\$662,625	0.0%	0
12188	Trexis Insurance Corporation	16	\$7,161,393	0.2%	453
11004	Trexis One Insurance Corporation	12	\$5,186,804	0.1%	469
41211	Triton Insurance Company	0	\$8,255	0.0%	0
41106	Triumphe Casualty Company	0	\$17,020	0.0%	0
27120	Trumbull Insurance Company	3	\$6,389,587	0.2%	95
29459	Twin City Fire Insurance Company	12	\$23,388,543	0.6%	104
13021	United Fire & Casualty Company	1	\$1,351,048	0.0%	150
17647	United Home Insurance Company	0	\$4,938,963	0.1%	0
25941	United Services Automobile Association	23	\$52,550,123	1.4%	89
10915	Unitrin Direct Property & Casualty Company	0	\$153,535	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$489,151	0.0%	414
40703	Unitrin Safeguard Insurance Company	0	\$1,769	0.0%	0
25968	USAA Casualty Insurance Company	22	\$41,253,758	1.1%	108
18600	USAA General Indemnity Company	17	\$42,358,046	1.1%	81
42889	Victoria Fire & Casualty Company	4	\$3,144,719	0.1%	258
20397	Vigilant Insurance Company	0	\$426,742	0.0%	0
13137	Viking Insurance Company Of Wisconsin	8	\$9,937,504	0.3%	163
27502	Western General Insurance Company Inc	0	\$1,518	0.0%	0
26220	Yosemite Insurance Company	0	\$73,344	0.0%	0
27090	Young America Insurance Company	23	\$2,502,258	0.1%	1,862
<b>Total</b>		<b>1,914</b>	<b>\$3,878,022,191</b>	<b>100.0%</b>	<b>.</b>

Homeowners

Complaint Indices

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	1	\$6,911,357	0.3%	39
33898	Aegis Security Insurance Company	1	\$427,625	0.0%	629
10014	Affiliated FM Insurance Company	0	\$40,257	0.0%	0
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
19402	AIG Property Casualty Company	0	\$4,515,320	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$1,636,509	0.1%	0
42579	Allied Property & Casualty Insurance Company	0	\$1,393,704	0.1%	0
19240	Allstate Indemnity Company	12	\$13,141,297	0.6%	246
19232	Allstate Insurance Company	11	\$10,555,364	0.4%	280
17230	Allstate Property & Casualty Insurance Company	11	\$15,756,882	0.7%	188
37907	Allstate Vehicle & Property Insurance Company	11	\$31,108,381	1.3%	95
38156	Alpha Property & Casualty Insurance Co	0	\$5,801	0.0%	0
19100	AMCO Insurance Company	6	\$11,623,684	0.5%	139
10111	American Bankers Insurance Company Of FL	6	\$6,720,248	0.3%	240
19690	American Economy Insurance Company	0	\$1,215,655	0.1%	0
23450	American Family Home Insurance Company	0	\$1,119,826	0.0%	0
10386	American Family Insurance Company	11	\$33,204,005	1.4%	89
19275	American Family Mutual Insurance Company S.i.	146	\$292,215,451	12.3%	134
19380	American Home Assurance Company	0	\$6,127,952	0.3%	0
21857	American Insurance Company The	0	\$410,673	0.0%	0
23469	American Modern Home Insurance Co	0	\$2,548,284	0.1%	0
42722	American Modern Property & Casualty Ins Co	2	\$5,807,376	0.2%	93
38652	American Modern Select Insurance Company	5	\$10,195,379	0.4%	132
39942	American National General Insurance Company	0	\$112,533	0.0%	0
28401	American National Property & Casualty Co	8	\$15,378,735	0.6%	140
19615	American Reliable Insurance Company	0	\$811,089	0.0%	0
42978	American Security Insurance Company	0	\$347,210	0.0%	0
41998	American Southern Home Insurance Company	0	\$1	0.0%	0
19704	American States Insurance Company	1	\$597,961	0.0%	450
10872	American Strategic Insurance Corp	3	\$15,349,543	0.6%	53
23396	Amerisure Mutual Insurance Company	0	\$5,188	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$7,500	0.0%	0
19976	AMICA Mutual Insurance Company	2	\$6,146,659	0.3%	88
15954	Amtrust Insurance Company Of Kansas Inc	0	\$7,023	0.0%	0
11853	Anchor Specialty Insurance Company	0	\$37,206	0.0%	0
11150	Arch Insurance Company	0	\$92,060	0.0%	0
19801	Argonaut Insurance Company	0	\$9,612	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$1,514,204	0.1%	178
43460	Aspen American Insurance Company	0	\$24,097	0.0%	0
21865	Associated Indemnity Corporation	0	\$42,142	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
27235	Auto Club Family Insurance Company	50	\$76,814,140	3.2%	175
18988	Auto Owners Insurance Company	9	\$32,597,421	1.4%	74
19062	Automobile Ins Co Of Hartford CT	0	\$2,193,893	0.1%	0
33022	AXA Insurance Company	0	\$703,056	0.0%	0
18279	Bankers Standard Insurance Company	1	\$13,358,272	0.6%	20
32603	Berkley Insurance Company	0	\$22	0.0%	0
35955	California Casualty General Insurance Company	3	\$1,506,027	0.1%	536
15725	Cameron Mutual Insurance Company	7	\$13,595,153	0.6%	139
26905	Century-national Insurance Company	1	\$274,482	0.0%	980
25615	Charter Oak Fire Insurance Co The	0	\$296,168	0.0%	0
10052	Chubb National Insurance Company	0	\$4,612,781	0.2%	0
10677	Cincinnati Insurance Company The	1	\$13,481,900	0.6%	20
31534	Citizens Insurance Company Of America	0	\$2,311	0.0%	0
40371	Columbia Mutual Insurance Company	0	\$2,116,815	0.1%	0
19640	Columbia National Insurance Company	0	\$1,210,997	0.1%	0
20990	Country Mutual Insurance Company	10	\$20,915,342	0.9%	129
18961	Crestbrook Insurance Company	0	\$4,992,345	0.2%	0
42587	Depositors Insurance Company	0	\$173,015	0.0%	0
42048	Diamond State Insurance Company	0	\$28,396	0.0%	0
33499	Dorinco Reinsurance Company	0	\$188,145	0.0%	0
38067	Economy Preferred Insurance Company	0	\$20,708	0.0%	0
40649	Economy Premier Assurance Company	0	\$2,044,386	0.1%	0
21261	Electric Insurance Company	1	\$8,777,689	0.4%	31
21407	Emcasco Insurance Company	0	\$152,556	0.0%	0
21415	Employers Mutual Casualty Company	2	\$889,688	0.0%	605
15130	Encompass Indemnity Company	3	\$6,483,550	0.3%	125
10071	Encompass Insurance Company Of America	0	\$141,631	0.0%	0
25712	Esurance Insurance Company	5	\$3,452,562	0.1%	390
30210	Esurance Property & Casualty Insurance Company	2	\$659,934	0.0%	815
26859	Farm Bureau Town & Country Ins Co Of MO	35	\$121,635,285	5.1%	77
21652	Farmers Insurance Exchange	31	\$114,500,705	4.8%	73
10178	FCCI Insurance Company	0	\$677,826	0.0%	0
20281	Federal Insurance Company	0	\$1,468,783	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$418,563	0.0%	0
21660	Fire Insurance Exchange	13	\$15,434,271	0.6%	227
21873	Firemans Fund Insurance Company	0	\$229,938	0.0%	0
10336	First Acceptance Insurance Company Inc	0	\$4,174	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$116,880	0.0%	0
13587	First Chicago Insurance Company	0	\$83	0.0%	0
24724	First National Insurance Company Of America	0	\$35,438	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
11185	Foremost Insurance Company Grand Rapids MI	8	\$25,849,185	1.1%	83
11800	Foremost Property & Casualty Insurance Co	0	\$2,041,743	0.1%	0
21253	Garrison Property & Casualty Insurance Co	3	\$7,383,308	0.3%	109
24732	General Insurance Company Of America	0	\$18,703	0.0%	0
23809	Granite State Insurance Company	0	\$1,087,065	0.0%	0
26832	Great American Alliance Insurance Company	0	\$94,572	0.0%	0
26344	Great American Assurance Company	1	\$39,103	0.0%	6,881
16691	Great American Insurance Company	0	\$192,549	0.0%	0
22136	Great American Insurance Company Of NY	0	\$135,782	0.0%	0
25224	Great Divide Insurance Company	0	\$51	0.0%	0
20303	Great Northern Insurance Company	0	\$7,325,273	0.3%	0
14117	Grinnell Mutual Reinsurance Company	3	\$215,185	0.0%	3,751
15032	Guideone Mutual Insurance Company	1	\$410,485	0.0%	656
14559	Guideone Specialty Mutual Insurance Company	1	\$483,551	0.0%	556
22292	Hanover Insurance Company The	0	\$4,470	0.0%	0
26433	Harco National Insurance Company	0	\$249,710	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$54,480	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$340,020	0.0%	0
19682	Hartford Fire Insurance Company	0	\$211,110	0.0%	0
37478	Hartford Insurance Company Of Midwest The	4	\$2,031,388	0.1%	530
30104	Hartford Underwriters Insurance Company	3	\$4,477,578	0.2%	180
31550	Haulers Insurance Company Inc	0	\$372,206	0.0%	0
41343	Hdi Global Insurance Company	0	\$423,747	0.0%	0
20419	Homesite Indemnity Company	5	\$8,468,661	0.4%	159
13927	Homesite Insurance Company Of The Midwest	1	\$7,077,623	0.3%	38
22578	Horace Mann Insurance Company	0	\$771,596	0.0%	0
29068	IDS Property Casualty Insurance Company	15	\$7,118,797	0.3%	567
23817	Illinois National Insurance Company	0	\$2,428	0.0%	0
35408	Imperium Insurance Company	0	\$2,791	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$3,966,313	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$35,721	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$3,084,551	0.1%	0
10914	Kemper Independence Insurance Company	0	\$304,120	0.0%	0
42404	Liberty Insurance Corporation	17	\$40,530,370	1.7%	113
23035	Liberty Mutual Fire Insurance Company	9	\$10,678,616	0.4%	227
14400	Lititz Mutual Insurance Company	1	\$10,156,199	0.4%	26
33600	LM Insurance Corporation	15	\$8,930,914	0.4%	452
10051	Lyndon Southern Insurance Company	0	\$5,915	0.0%	0
14443	Madison Mutual Insurance Company	3	\$2,472,101	0.1%	327
28932	Markel American Insurance Company	1	\$177,775	0.0%	1,514



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
38970	Markel Insurance Company	1	\$182,154	0.0%	1,477
22306	Massachusetts Bay Insurance Company	0	\$10,443	0.0%	0
31968	Merastar Insurance Company	0	\$21,889	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	0	\$2,918,695	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	1	\$5,675,211	0.2%	47
21687	Mid Century Insurance Company	4	\$17,262,587	0.7%	62
23574	Midwest Family Mutual Insurance Company	0	\$28,865	0.0%	0
26662	Milford Casualty Insurance Company	0	\$474	0.0%	0
22551	Mitsui Sumitomo Insurance USA Inc	0	\$3,693	0.0%	0
11878	Mutualaid Exchange	2	\$3,891,118	0.2%	138
11991	National Casualty Company	0	\$8,247	0.0%	0
15474	National Lloyds Insurance Company	2	\$953,671	0.0%	564
21881	National Surety Corporation	0	\$772,526	0.0%	0
20141	National Trust Insurance Company	0	\$500,880	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$112,764	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	18	\$56,701,130	2.4%	85
28223	Nationwide Agribusiness Insurance Company	1	\$21,638,281	0.9%	12
25453	Nationwide Insurance Company Of America	9	\$11,716,448	0.5%	207
23787	Nationwide Mutual Insurance Company	0	\$2,074,610	0.1%	0
23841	New Hampshire Insurance Company	2	\$36,634	0.0%	9,999
12345	New Horizons Insurance Company Of Missouri	0	\$5,332,486	0.2%	0
23965	Norfolk & Dedham Mutual Fire Insurance Co	0	\$62,539	0.0%	0
34630	Oak River Insurance Company	1	\$204,417	0.0%	1,316
36625	Old Reliable Casualty Company	16	\$1,978,612	0.1%	2,176
32700	Owners Insurance Company	1	\$-384	- 0.0%	9,999
20346	Pacific Indemnity Company	0	\$1,923,382	0.1%	0
14982	Penn Millers Insurance Company	0	\$1,664,674	0.1%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$548	0.0%	0
13714	Pharmacists Mutual Insurance Company	0	\$415,228	0.0%	0
25623	Phoenix Insurance Company The	0	\$164,823	0.0%	0
37257	Praetorian Insurance Company	1	\$1,175,005	0.0%	229
12873	Privilege Underwriters Reciprocal Exchange	1	\$5,591,914	0.2%	48
24260	Progressive Casualty Insurance Company	4	\$6,574,342	0.3%	164
34690	Property & Casualty Insurance Co of Hartford	2	\$7,915,020	0.3%	68
39217	QBE Insurance Corporation	1	\$2,073,684	0.1%	130
13056	RLI Insurance Company	0	\$8,235	0.0%	0
22314	RSUI Indemnity Company	0	\$2,731,210	0.1%	0
24740	Safeco Insurance Company Of America	26	\$132,929,736	5.6%	53
13815	Safety Specialty Insurance Company	0	\$27,920	0.0%	0
16551	Savers Property & Casualty Insurance Company	0	\$4,998	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
15580	Scottsdale Indemnity Company	0	\$13,318	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$199,809	0.0%	0
10239	Secura Supreme Insurance Company	0	\$1,854,149	0.1%	0
19879	Security National Insurance Company	0	\$3,504	0.0%	0
12572	Selective Insurance Company Of America	0	\$4,196,531	0.2%	0
19259	Selective Insurance Company Of South Carolina	0	\$3,276,277	0.1%	0
39926	Selective Insurance Company Of The Southeast	1	\$1,627,234	0.1%	165
11000	Sentinel Insurance Company Ltd	2	\$963,288	0.0%	559
23361	Shelter General Insurance Company	0	\$225,696	0.0%	0
23388	Shelter Mutual Insurance Company	36	\$160,364,460	6.7%	60
11126	Sompo America Insurance Company	0	\$678,122	0.0%	0
19216	Southern Insurance Company	0	\$7,955	0.0%	0
16047	Southern Pioneer Property & Casualty Insurance C	0	\$40,559	0.0%	0
24376	Spinnaker Insurance Company	1	\$453,683	0.0%	593
19070	Standard Fire Insurance Company	3	\$9,723,539	0.4%	83
42986	Standard Guaranty Insurance Company	2	\$12,239,313	0.5%	44
18023	Star Insurance Company	0	\$1,555	0.0%	0
40045	Starnet Insurance Company	0	\$12,662	0.0%	0
25127	State Auto Property & Casualty Insurance Co	4	\$5,102,956	0.2%	211
25135	State Automobile Mutual Insurance Company	3	\$8,053,913	0.3%	100
25143	State Farm Fire & Casualty Company	163	\$549,770,960	23.1%	80
12831	State National Insurance Company Inc	0	\$76	0.0%	0
25180	Stillwater Insurance Company	1	\$3,160,558	0.1%	85
12866	T H E Insurance Company	0	\$2,357	0.0%	0
22683	Teachers Insurance Company	2	\$2,767,598	0.1%	194
42376	Technology Insurance Company	0	\$52	0.0%	0
11027	Tower Hill Prime Insurance Company	0	\$399	0.0%	0
42749	Traders Insurance Company	0	\$45,827	0.0%	0
27998	Travelers Home & Marine Insurance Company	33	\$56,758,954	2.4%	156
25658	Travelers Indemnity Company	1	\$238,873	0.0%	1,126
25666	Travelers Indemnity Company Of America	0	\$1,360,897	0.1%	0
25682	Travelers Indemnity Company Of Connecticut	0	\$104,022	0.0%	0
38130	Travelers Personal Insurance Company	0	\$3,879,847	0.2%	0
25674	Travelers Prop Casualty Co of America	0	\$57,096	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$2,204,820	0.1%	0
27120	Trumbull Insurance Company	5	\$8,441,901	0.4%	159
29459	Twin City Fire Insurance Company	1	\$1,741,388	0.1%	155
21423	Union Insurance Company Of Providence	2	\$254,976	0.0%	2,111
13021	United Fire & Casualty Company	0	\$1,828,691	0.1%	0
17647	United Home Insurance Company	5	\$7,563,995	0.3%	178

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
25941	United Services Automobile Association	7	\$43,886,848	1.8%	43
10915	Unitrin Direct Property & Casualty Company	0	\$61,591	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$622,414	0.0%	432
40703	Unitrin Safeguard Insurance Company	0	\$1,938	0.0%	0
25968	USAA Casualty Insurance Company	5	\$25,213,815	1.1%	53
18600	USAA General Indemnity Company	9	\$22,276,344	0.9%	109
10815	Verlan Fire Insurance Company	0	\$230,588	0.0%	0
20397	Vigilant Insurance Company	0	\$1,817,667	0.1%	0
15350	West Bend Mutual Insurance Company	0	\$6,214,771	0.3%	0
24112	Westfield Insurance Company	0	\$456,036	0.0%	0
39845	Westport Insurance Corporation	0	\$675,873	0.0%	0
<b>Total</b>		<b>883</b>	<b>\$2,376,284,397</b>	<b>100.0%</b>	<b>.</b>

A&H Insurance

Complaint Indices

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$2,913	0.0%	0
80985	4 Ever Life Insurance Company	1	\$3,034,748	0.0%	73
77879	5 Star Life Insurance Company	0	\$592	0.0%	0
35963	A F & L Insurance Company-Suspended-	1	.	.	.
71854	AAA Life Insurance Company	1	\$1,524,386	0.0%	145
71471	Ability Insurance Company	2	\$2,534,505	0.0%	175
22667	Ace American Insurance Company	0	\$5,583,553	0.1%	0
12278	Advantica Insurance Company	1	\$2,003,107	0.0%	110
33898	Aegis Security Insurance Company	0	\$12,654	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$95,216	0.0%	0
72052	Aetna Health Insurance Company	1	\$13,010	0.0%	9,999
60054	Aetna Life Insurance Company	74	\$351,098,355	4.5%	47
82406	All Savers Insurance Company	200	\$81,698,665	1.0%	542
90611	Allianz Life Insurance Co Of North America	8	\$4,862,753	0.1%	364
64190	Allianz Life Insurance Company Of New York	0	\$5,888	0.0%	0
60186	Allstate Life Insurance Company	3	\$435,676	0.0%	1,524
70874	Allstate Life Insurance Company Of New York	0	\$4,195	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$180,778	0.0%	0
19720	American Alternative Insurance Corporation	0	\$3,480,915	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$2,905	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$365,777	0.0%	0
12321	American Continental Insurance Company	3	\$8,332,311	0.1%	80
60380	American Family Life Assurance Co of Col.	21	\$98,087,896	1.3%	47
19275	American Family Mutual Insurance Company S.i.	2	\$6,412,942	0.1%	69
98736	American Federated Life Insurance Company	0	\$927,652	0.0%	0
60410	American Fidelity Assurance Company	2	\$15,430,835	0.2%	29
69337	American Financial Security Life Insurance Co	2	\$173,575	0.0%	2,550
60488	American General Life Insurance Co	5	\$3,414,292	0.0%	324
60518	American Health & Life Insurance Company	0	\$2,051,912	0.0%	0
60534	American Heritage Life Insurance Company	7	\$17,716,339	0.2%	87
19380	American Home Assurance Company	0	\$2,967	0.0%	0
60542	American Home Life Insurance Company	0	\$393	0.0%	0
60577	American Income Life Insurance Co	0	\$1,622,574	0.0%	0
60739	American National Insurance Company	0	\$1,362,462	0.0%	0
71773	American National Life Ins Co Of TX	0	\$1,185,735	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$6,667	0.0%	0
60801	American Public Life Insurance Company	0	\$698,136	0.0%	0
67679	American Republic Corp Insurance Company	0	\$5,127,398	0.1%	0
60836	American Republic Insurance Company	3	\$12,704,221	0.2%	52
88366	American Retirement Life Insurance Company	0	\$2,164,028	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
17965	American Sentinel Insurance Company	0	\$142	0.0%	0
19704	American States Insurance Company	0	\$4,459	0.0%	0
60895	American United Life Insurance Company	0	\$1,054,067	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$877,487	0.0%	0
61301	Ameritas Life Insurance Corp	5	\$11,616,964	0.1%	95
27928	Amex Assurance Company	0	\$492,606	0.0%	0
28207	Anthem Insurance Companies Inc	0	\$21,886,986	0.3%	0
61069	Anthem Life Insurance Company	0	\$2,594,878	0.0%	0
11150	Arch Insurance Company	0	\$201,284	0.0%	0
11558	AssuranceAmerica Insurance Company	0	\$75,107	0.0%	0
56499	Assured Life Association	0	\$78,526	0.0%	0
71439	Assurity Life Insurance Company	0	\$2,221,011	0.0%	0
61492	Athene Annuity & Life Assurance Company	0	\$272,827	0.0%	0
61689	Athene Annuity & Life Company	0	\$8,218	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,019	0.0%	0
27154	Atlantic Specialty Insurance Company	1	\$430,618	0.0%	514
84522	Auto Club Life Insurance Company	0	\$37,551	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$424,191	0.0%	0
62944	AXA Equitable Life Insurance Company	0	\$309,039	0.0%	0
37273	Axis Insurance Company	2	\$1,506,610	0.0%	294
61212	Baltimore Life Insurance Company The	0	\$2,362	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$6,029	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$1,576,005	0.0%	0
61263	Bankers Life & Casualty Company	33	\$25,133,774	0.3%	291
94250	Banner Life Insurance Company	0	\$28,290	0.0%	0
38245	BCS Insurance Company	0	\$3,240,749	0.0%	0
37540	Beazley Insurance Company Inc	0	\$639,142	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$16,479,880	0.2%	0
22276	Berkshire Hathaway Specialty Insurance Co	0	\$756,076	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$6,033,944	0.1%	0
90638	Best Life & Health Insurance Company	2	\$882,540	0.0%	502
47171	Blue Cross & Blue Shield Of Kansas City	279	\$571,929,011	7.3%	108
61476	Boston Mutual Life Insurance Company	1	\$668,385	0.0%	331
87726	Brighthouse Life Insurance Company	4	\$1,636,137	0.0%	541
80659	Canada Life Assurance Company	0	\$41,959	0.0%	0
10472	Capitol Indemnity Corporation	0	\$784	0.0%	0
56030	Catholic Financial Life	0	\$754	0.0%	0
57487	Catholic Order Of Foresters	0	\$18,958	0.0%	0
19518	Catlin Insurance Company Inc	0	\$561,737	0.0%	0
80799	Celtic Insurance Company	146	\$80,124,573	1.0%	403

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61735	Central Security Life Insurance Co	0	\$1,060	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$1,015,262	0.0%	218
34274	Central States Indemnity Company Of Omaha	0	\$402,362	0.0%	0
80896	Centre Life Insurance Company	0	\$113,423	0.0%	0
62383	Centurion Life Insurance Company	0	\$13,247	0.0%	0
61832	Chesapeake Life Insurance Company The	3	\$5,027,253	0.1%	132
61859	Christian Fidelity Life Insurance Co	0	\$5,532,861	0.1%	0
71463	CICA Life Insurance Company Of America	0	\$200	0.0%	0
67369	CIGNA Health & Life Insurance Company	267	\$506,355,077	6.5%	117
64548	CIGNA Life Insurance Company of NY	0	\$170,941	0.0%	0
61727	CIGNA National Health Insurance Company	0	\$80,785	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$67,853	0.0%	0
61921	Citizens Security Life Ins Co	0	\$3,875,372	0.0%	0
62626	CMFG Life Insurance Company	3	\$5,750,668	0.1%	115
62049	Colonial Life & Accident Insurance Company	5	\$13,653,230	0.2%	81
62065	Colonial Penn Life Insurance Company	6	\$11,266,737	0.1%	118
84786	Colorado Bankers Life Ins Co	0	\$9,978	0.0%	0
62103	Columbian Mutual Life Insurance Co	0	\$1,282	0.0%	0
99937	Columbus Life Insurance Company	0	\$117	0.0%	0
62146	Combined Insurance Co Of America	4	\$23,680,591	0.3%	37
32280	Commercial Casualty Insurance Company	0	\$303,662	0.0%	0
81426	Commercial Travelers Life Insurance Company	0	\$34,207	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$5,137	0.0%	0
77828	Companion Life Insurance Company	18	\$32,487,547	0.4%	123
60984	Compbenefits Insurance Company	1	\$439,399	0.0%	504
62308	Connecticut General Life Ins Co	1	\$1,466,923	0.0%	151
62359	Constitution Life Insurance Company	10	\$1,904,041	0.0%	1,162
71730	Continental American Insurance Company	3	\$12,480,944	0.2%	53
20443	Continental Casualty Company	23	\$7,304,570	0.1%	697
71404	Continental General Insurance Company	2	\$3,629,128	0.0%	122
35289	Continental Insurance Company The	2	\$1,469,807	0.0%	301
68500	Continental Life Ins Co Of Brentwood TN	4	\$7,523,709	0.1%	118
62553	Country Life Insurance Company	0	\$998,181	0.0%	0
81973	Coventry Health & Life Insurance Company	296	\$351,997,047	4.5%	186
60040	Cox Health Systems Insurance Company	43	\$143,752,055	1.8%	66
56634	Croatian Fraternal Union Of America	0	\$483	0.0%	0
56138	CSA Fraternal Life	0	\$3,998	0.0%	0
71129	Dearborn National Life Insurance Company	1	\$2,862,477	0.0%	77
62634	Delaware American Life Insurance Company	0	\$14,460	0.0%	0
96265	Dental Care Plus Inc	0	\$197,053	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
73474	Dentegra Insurance Company	1	\$4,036,369	0.1%	55
67636	Dsm USA Insurance Company Inc	2	\$208,664	0.0%	2,121
85561	Elips Life Insurance Company	0	\$3,362	0.0%	0
62928	EMC National Life Company	0	\$64,632	0.0%	0
12747	Envision Insurance Company	0	\$691,866	0.0%	0
64149	Epic Life Insurance Company The	0	\$96,129	0.0%	0
62952	Equitable Life & Casualty Insurance Company	6	\$11,477,452	0.1%	116
26921	Everest Reinsurance Company	11	\$8,763,841	0.1%	278
35157	Fair American Insurance & Reinsurance Co	0	\$215,012	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$1,970	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$7,502,562	0.1%	0
63053	Family Life Insurance Company	0	\$283,873	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$290,473	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$325	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$591,242	0.0%	0
20281	Federal Insurance Company	2	\$2,739,423	0.0%	162
63223	Federal Life Insurance Company	0	\$1,211	0.0%	0
63258	Federated Life Insurance Company	1	\$828,549	0.0%	267
13935	Federated Mutual Insurance Company	5	\$30,708,573	0.4%	36
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$15,368	0.0%	0
71870	Fidelity Security Life Insurance Company	0	\$15,165,812	0.2%	0
69140	First Allmerica Financial Life Insurance Co	0	\$112	0.0%	0
64696	First Continental Life & Accident Insurance Co	2	\$3,182,911	0.0%	139
90328	First Health Life & Health Insurance Company	0	\$1,873,136	0.0%	0
91642	Forethought Life Insurance Company	0	\$500,677	0.0%	0
62324	Freedom Life Insurance Company Of America	2	\$5,686,397	0.1%	78
65536	Genworth Life & Annuity Insurance Company	1	\$636,838	0.0%	348
70025	Genworth Life Insurance Company	35	\$48,736,934	0.6%	159
70939	Gerber Life Insurance Company	1	\$9,137,160	0.1%	24
91472	Globe Life & Accident Insurance Company	0	\$1,671,146	0.0%	0
62286	Golden Rule Insurance Company	61	\$73,090,230	0.9%	185
22063	Government Employees Insurance Co	0	\$407	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$523,150	0.0%	0
67059	Gpm Health & Life Insurance Company	0	\$237,843	0.0%	0
16691	Great American Insurance Company	0	\$6,720,067	0.1%	0
63312	Great American Life Insurance Company	1	\$246,338	0.0%	898
18694	Great Midwest Insurance Company	0	\$2,021,850	0.0%	0
20303	Great Northern Insurance Company	0	\$14,240	0.0%	0
90212	Great Southern Life Insurance Company	0	\$7,923	0.0%	0
80705	Great West Life Assurance Company	0	\$33,305	0.0%	0



**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68322	Great-West Life & Annuity Insurance Company	0	\$809,051	0.0%	0
22322	Greenwich Insurance Company	0	\$1,064,043	0.0%	0
64211	Guarantee Trust Life Insurance Company	10	\$12,080,954	0.2%	183
64238	Guaranty Income Life Insurance Company	1	\$51,427	0.0%	4,304
64246	Guardian Life Insurance Company Of America	25	\$67,406,465	0.9%	82
19682	Hartford Fire Insurance Company	0	\$3,061	0.0%	0
70815	Hartford Life & Accident Insurance Company	12	\$45,919,125	0.6%	58
92711	HCC Life Insurance Company	35	\$42,700,604	0.5%	181
70670	Health Care Service Corporation	0	\$1,883,532	0.0%	0
78972	Healthy Alliance Life Insurance Company	865	\$1,872,672,059	24.0%	102
66214	Heartland National Life Insurance Company	3	\$1,898,262	0.0%	350
93440	HM Life Insurance Company	0	\$6,270,557	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$18,699	0.0%	0
73288	Humana Insurance Company	161	\$261,161,082	3.3%	136
70580	HumanaDental Insurance Company	7	\$7,410,301	0.1%	209
91693	IA American Life Insurance Company	0	\$195	0.0%	0
97764	IdeaLife Insurance Company	0	\$40,652	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,528,169	0.0%	0
26581	Independence American Insurance Company	4	\$2,003,480	0.0%	442
58068	Independent Order Of Foresters The	0	\$84,005	0.0%	0
81779	Individual Assurance Co Life Health & Accident	3	\$7,791,298	0.1%	85
29742	Integon National Insurance Company	0	\$2,859,632	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$135	0.0%	0
23647	Ironshore Indemnity Inc	0	\$519,173	0.0%	0
65056	Jackson National Life Insurance Company	0	\$710,902	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$32,046	0.0%	0
65080	John Alden Life Insurance Company	2	\$351,468	0.0%	1,259
93610	John Hancock Life & Health Insurance Company	2	\$69,257	0.0%	6,392
65838	John Hancock Life Insurance Company (usa	11	\$30,155,088	0.4%	81
60053	Kaiser Permanente Insurance Company	0	\$479,322	0.0%	0
65129	Kansas City Life Insurance Company	0	\$5,068,988	0.1%	0
58033	Knights Of Columbus	0	\$3,490,223	0.0%	0
65242	Lafayette Life Insurance Company The	0	\$159	0.0%	0
20621	Lamorak Insurance Company	0	\$560	0.0%	0
71323	Langhorne Reinsurance (arizona Ltd	0	\$10,309	0.0%	0
74799	Leaders Life Insurance Company	0	\$10,375	0.0%	0
65315	Liberty Life Assurance Company Of Boston	2	\$18,686,636	0.2%	24
65331	Liberty National Life Insurance Company	0	\$2,847,371	0.0%	0
65498	Life Insurance Company Of North America	11	\$40,609,348	0.5%	60
65528	Life Insurance Company Of The Southwest	0	\$131	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
97691	Life Of The South Insurance Company	0	\$624,524	0.0%	0
77720	LifeSecure Insurance Company	0	\$699,621	0.0%	0
99724	Lifeshield National Insurance Co	25	\$3,281,207	0.0%	1,686
65595	Lincoln Benefit Life Company	1	\$1,562,367	0.0%	142
65927	Lincoln Heritage Life Insurance Company	0	\$23,367	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$12,710	0.0%	0
65676	Lincoln National Life Insurance Company	13	\$21,789,035	0.3%	132
68446	Longevity Insurance Company	0	\$3,746	0.0%	0
65722	Loyal American Life Insurance Company	3	\$4,088,137	0.1%	162
73504	Lumico Life Insurance Company	0	\$1,494	0.0%	0
65781	Madison National Life Insurance Company Inc	0	\$1,254,079	0.0%	0
65870	Manhattan Life Insurance Company	1	\$10,398,288	0.1%	21
67083	Manhattan National Life Insurance Company	0	\$563	0.0%	0
61883	Manhattanlife Assurance Company Of America	11	\$3,651,315	0.0%	667
38970	Markel Insurance Company	0	\$257,790	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$10,649,534	0.1%	0
69515	MedAmerica Insurance Company	0	\$1,079,766	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$20,391,307	0.3%	0
79987	Medico Corp Life Insurance Company	1	\$98,880	0.0%	2,238
31119	Medico Insurance Company	0	\$4,939,101	0.1%	0
18750	Merit Health Insurance Company	0	\$1,599,487	0.0%	0
65951	Merit Life Insurance Co	0	\$278,341	0.0%	0
65978	Metropolitan Life Insurance Company	28	\$110,461,744	1.4%	56
97136	Metropolitan Tower Life Insurance Company	0	\$183,823	0.0%	0
66044	Midland National Life Insurance Company	0	\$653	0.0%	0
66087	Midwest National Life Insurance Co Of TN	2	\$137,836	0.0%	3,212
66168	Minnesota Life Insurance Company	0	\$10,180,183	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$16,362,036	0.2%	0
57541	Modern Woodmen Of America	0	\$199	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$1,238,597	0.0%	0
66370	MONY Life Insurance Company	1	\$180,071	0.0%	1,229
78077	MONY Life Insurance Company Of America	0	\$38,354	0.0%	0
80020	Mountain Life Insurance Company	0	\$76,208	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$50,686	0.0%	0
71412	Mutual Of Omaha Insurance Company	26	\$160,242,499	2.1%	36
66427	Mutual Trust Life Insurance Company	0	\$663	0.0%	0
67814	Nassau Life Insurance Company	0	\$35,685	0.0%	0
61409	National Benefit Life Insurance Company	0	\$20,653	0.0%	0
11991	National Casualty Company	0	\$71,996	0.0%	0
98205	National Foundation Life Insurance Company	0	\$318,938	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
66583	National Guardian Life Insurance Company	1	\$7,564,186	0.1%	29
82538	National Health Insurance Company	5	\$3,375,717	0.0%	328
66680	National Life Insurance Company	0	\$98,288	0.0%	0
87963	National Teachers Associates Life Insurance Co	1	\$2,269,297	0.0%	98
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$7,880,355	0.1%	0
92657	Nationwide Life & Annuity Insurance Company	0	\$8,701	0.0%	0
66869	Nationwide Life Insurance Company	0	\$6,320,364	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$584,989	0.0%	0
91626	New England Life Insurance Company	0	\$79,184	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$60,741	0.0%	0
66915	New York Life Insurance Company	1	\$7,623,966	0.1%	29
81264	Nippon Life Insurance Company Of America	0	\$1,154	0.0%	0
66974	North American Co For Life & Health Insurance	0	\$1	0.0%	0
68349	North American Insurance Company	1	\$1,860,291	0.0%	119
21105	North River Insurance Company The	0	\$74,195	0.0%	0
69000	Northwestern Long Term Care Insurance Co	1	\$14,998,981	0.2%	15
67091	Northwestern Mutual Life Insurance Company	0	\$27,868,138	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$346,077	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$137,327	0.0%	0
67199	Old American Insurance Company	0	\$16,635	0.0%	0
67261	Old Republic Life Insurance Company	0	\$19,341	0.0%	0
67326	Old Surety Life Insurance Company	0	\$13,706,734	0.2%	0
76007	Old United Life Insurance Company	0	\$15,513	0.0%	0
13100	Omaha Insurance Company	0	\$8,776,256	0.1%	0
12533	Opticare Of Utah Inc	0	\$82,450	0.0%	0
76112	Oxford Life Insurance Company	1	\$1,837,221	0.0%	120
67393	Ozark National Life Insurance Company	1	\$52,587	0.0%	4,209
67539	Pan-American Life Insurance Company	0	\$2,194,536	0.0%	0
11835	Partnerre America Insurance Company	0	\$3,546,811	0.0%	0
74900	Partnerre Life Reinsurance Company Of America	0	\$414	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$2,750,839	0.0%	0
93777	Pavonia Life Insurance Company Of MI	1	\$44,491	0.0%	4,975
67628	Pekin Life Insurance Company	0	\$1,182,139	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$7,151	0.0%	0
67660	Pennsylvania Life Insurance Company	1	\$427,352	0.0%	518
67784	Philadelphia American Life Insurance Company	0	\$2,086,322	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$152,476	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,417,905	0.0%	0
80578	Physicians Mutual Insurance Company	6	\$7,213,261	0.1%	184
97152	Plateau Insurance Company	0	\$282,448	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65919	Primerica Life Insurance Company	0	\$2,358	0.0%	0
61271	Principal Life Insurance Company	19	\$39,697,112	0.5%	106
68047	Professional Insurance Company	0	\$215,913	0.0%	0
68136	Protective Life Insurance Company	0	\$146,999	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$50,820	0.0%	0
68195	Provident Life & Accident Insurance Company	1	\$14,671,015	0.2%	15
68209	Provident Life & Casualty Insurance Company	0	\$257,098	0.0%	0
68241	Prudential Insurance Company Of America The	3	\$23,400,937	0.3%	28
71390	Puritan Life Insurance Company Of America	0	\$808,422	0.0%	0
68284	Pyramid Life Insurance Company	0	\$167,907	0.0%	0
39217	QBE Insurance Corporation	0	\$5,304,156	0.1%	0
68381	Reliance Standard Life Insurance Company	4	\$14,695,309	0.2%	60
61360	Reliastar Life Ins Co of NY	0	\$382,121	0.0%	0
67105	Reliastar Life Insurance Company	0	\$21,113,619	0.3%	0
61700	Renaissance Life & Health Insurance Co	1	\$1,493,676	0.0%	148
68462	Reserve National Insurance Company	5	\$7,587,169	0.1%	146
65005	Riversource Life Insurance Company	1	\$4,944,427	0.1%	45
57657	Royal Neighbors Of America	0	\$151,793	0.0%	0
61573	Royalty Capital Life Insurance Company	0	\$15	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$25,187	0.0%	0
79014	SafeHealth Life Insurance Company	0	\$76	0.0%	0
60445	Sagicor Life Insurance Company	0	\$289	0.0%	0
60176	Sbli USA Life Insurance Company Inc	0	\$407	0.0%	0
93742	Securian Life Insurance Company	0	\$1,880,190	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$491	0.0%	0
69485	Security National Life Insurance Company	0	\$873	0.0%	0
76325	Senior Health Insurance Company of PA	3	\$2,099,924	0.0%	316
24988	Sentry Insurance A Mutual Company	0	\$34,545	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$53,259	0.0%	0
97241	Settlers Life Insurance Company	0	\$4,006	0.0%	0
65757	Shelter Life Insurance Company	0	\$3,384,997	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$50,395	0.0%	0
12575	Silverscript Insurance Company	0	\$102,244,697	1.3%	0
38776	Sirius America Insurance Company	0	\$5,564,820	0.1%	0
57673	Slovene National Benefit Society	0	\$137	0.0%	0
57142	Sons Of Norway	0	\$12	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$42,435	0.0%	0
69019	Standard Insurance Company	5	\$33,869,454	0.4%	33
86355	Standard Life & Accident Insurance Company	2	\$2,079,588	0.0%	213
71706	Standard Life & Casualty Company	2	\$76,310	0.0%	5,801

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69078	Standard Security Life Insurance Co Of NY	4	\$3,846,064	0.0%	230
68985	Starmount Life Insurance Company	0	\$1,539,357	0.0%	0
38318	Starr Indemnity & Liability Company	0	\$104,586	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	10	\$31,576,625	0.4%	70
69116	State Life Insurance Company	0	\$579,222	0.0%	0
69132	State Mutual Insurance Company	1	\$2,374,258	0.0%	93
89184	Sterling Investors Life Insurance Company	1	\$460,640	0.0%	480
77399	Sterling Life Insurance Company	3	\$3,179,351	0.0%	209
80926	Sun Life & Health Insurance Company (US	0	\$336,501	0.0%	0
80802	Sun Life Assurance Company Of Canada	3	\$46,999,769	0.6%	14
13175	Surency Life & Health Insurance Company	1	\$1,924,279	0.0%	115
68608	Symetra Life Insurance Company	0	\$9,543,651	0.1%	0
84549	Symphonix Health Insurance Inc	0	\$5,022,528	0.1%	0
71153	Talcott Resolution Life & Annuity Insurance Co	0	\$5,425	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$817,790	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$295,351	0.0%	0
68357	The Reliable Life Insurance Company	2	\$318,950	0.0%	1,388
56006	The Travelers Protective Association Of America	0	\$20,584	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$10,966,643	0.1%	0
60142	TIAA-CREF Life Insurance Company	0	\$129,001	0.0%	0
69477	Time Insurance Company	8	\$7,531,149	0.1%	235
10952	Transamerica Casualty Insurance Company	0	\$32,880	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$34,147	0.0%	0
86231	Transamerica Life Insurance Company	36	\$32,374,486	0.4%	246
66281	Transamerica Premier Life Insurance Company	14	\$61,466,059	0.8%	50
92525	Truassure Insurance Company	2	\$560,233	0.0%	790
61425	Trustmark Insurance Company	1	\$2,058,449	0.0%	108
62863	Trustmark Life Insurance Company	0	\$2,253,671	0.0%	0
29599	U S Specialty Insurance Company	0	\$11,473	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$29,077	0.0%	0
11121	Unified Life Insurance Company	0	\$1,773,893	0.0%	0
91529	Unimerica Insurance Company	1	\$12,099,644	0.2%	18
62596	Union Fidelity Life Insurance Company	1	\$427,474	0.0%	518
69744	Union Labor Life Insurance Company	0	\$1,912,413	0.0%	0
70408	Union Security Insurance Company	19	\$31,042,696	0.4%	135
92916	United American Insurance Company	6	\$9,310,598	0.1%	143
56383	United Commercial Travelers Of America	0	\$917,861	0.0%	0
85766	United Concordia Insurance Company	9	\$2,392,661	0.0%	833
97179	United Healthcare Life Insurance Company	25	\$14,656,190	0.2%	378
63983	United Heritage Life Insurance Company	0	\$679	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$39,455	0.0%	0
69973	United Life Insurance Company	0	\$14,433	0.0%	0
92703	United National Life Ins Co of America	0	\$875,730	0.0%	0
69868	United Of Omaha Life Insurance Company	2	\$40,379,822	0.5%	11
42129	United Security Assurance Company Of PA	1	\$1,222,931	0.0%	181
81108	United Security Health & Casualty Insurance Co	0	\$73,664	0.0%	0
21113	United States Fire Insurance Company	1	\$11,768,784	0.2%	19
70106	United States Life Insurance Co New York	0	\$957,062	0.0%	0
72850	United World Life Insurance Company	0	\$2,386,123	0.0%	0
79413	UnitedHealthcare Insurance Company	377	\$1,211,459,907	15.5%	69
70130	Universal Guaranty Life Insurance Company	0	\$389	0.0%	0
67601	Unum Insurance Company	0	\$13,110	0.0%	0
62235	Unum Life Insurance Company Of America	14	\$65,929,079	0.8%	47
69663	USAA Life Insurance Company	2	\$4,858,286	0.1%	91
94358	Usable Life	0	\$1,114,548	0.0%	0
20397	Vigilant Insurance Company	0	\$267	0.0%	0
53953	Vision Benefits Of America	0	\$2,696,263	0.0%	0
32395	Vision Service Plan Insurance Company	1	\$96,343,821	1.2%	2
80942	Voya Insurance & Annuity Company	0	\$7,833	0.0%	0
70319	Washington National Insurance Company	11	\$20,563,210	0.3%	118
10155	Wellcare Prescription Insurance Inc	0	\$11,090,525	0.1%	0
70335	West Coast Life Insurance Company	0	\$57	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$564,452	0.0%	0
57711	Western Catholic Union	0	\$2,018,310	0.0%	0
85189	Western United Life Assurance Company	0	\$31	0.0%	0
39845	Westport Insurance Corporation	0	\$5,627,520	0.1%	0
62413	Wilcac Life Insurance Company	0	\$13,224	0.0%	0
65900	Wilco Life Insurance Company	0	\$224,074	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$78	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$47,928	0.0%	0
16535	Zurich American Insurance Company	1	\$5,604,293	0.1%	39
90557	Zurich American Life Insurance Company	0	\$69,632	0.0%	0
<b>Total</b>		<b>3,523</b>	<b>\$7,797,461,477</b>	<b>100.0%</b>	<b>.</b>

Long Term Care Insurance

Complaint Indices

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
35963	A F & L Insurance Company-Suspended-	1	.	.	.
71471	Ability Insurance Company	2	\$2,533,758	1.0%	96
60054	Aetna Life Insurance Company	0	\$184,645	0.1%	0
90611	Allianz Life Insurance Co Of North America	8	\$4,848,398	1.9%	201
64190	Allianz Life Insurance Company Of New York	0	\$3,925	0.0%	0
60186	Allstate Life Insurance Company	3	\$73,846	0.0%	4,943
60380	American Family Life Assurance Co of Col.	0	\$328,388	0.1%	0
19275	American Family Mutual Insurance Company S.i.	2	\$734,297	0.3%	331
60410	American Fidelity Assurance Company	0	\$450,199	0.2%	0
60488	American General Life Insurance Co	1	\$372,273	0.1%	327
60534	American Heritage Life Insurance Company	0	\$294,017	0.1%	0
80624	American Progressive Life & Health Insurance Co	0	\$752	0.0%	0
60836	American Republic Insurance Company	1	\$409,495	0.2%	297
71439	Assurity Life Insurance Company	0	\$80,226	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$353,586	0.1%	0
61263	Bankers Life & Casualty Company	23	\$18,029,737	7.2%	155
38245	BCS Insurance Company	0	\$65	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$828,128	0.3%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$568,389	0.2%	0
87726	Brighthouse Life Insurance Company	4	\$1,564,149	0.6%	311
57487	Catholic Order Of Foresters	0	\$18,958	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$4,876	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$165,413	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$24,669	0.0%	0
62626	CMFG Life Insurance Company	2	\$920,973	0.4%	264
62146	Combined Insurance Co Of America	0	\$21,287	0.0%	0
62308	Connecticut General Life Ins Co	0	\$26,061	0.0%	0
62359	Constitution Life Insurance Company	4	\$79,227	0.0%	6,143
20443	Continental Casualty Company	23	\$7,302,417	2.9%	383
71404	Continental General Insurance Company	2	\$1,093,889	0.4%	222
35289	Continental Insurance Company The	0	\$267,502	0.1%	0
68500	Continental Life Ins Co Of Brentwood TN	0	\$88,454	0.0%	0
62553	Country Life Insurance Company	0	\$524,598	0.2%	0
62952	Equitable Life & Casualty Insurance Company	4	\$7,470,552	3.0%	65
63177	Farmers New World Life Insurance Company	0	\$215,951	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,523	0.0%	0
91642	Forethought Life Insurance Company	0	\$379,467	0.2%	0
65536	Genworth Life & Annuity Insurance Company	0	\$106,805	0.0%	0
70025	Genworth Life Insurance Company	34	\$48,724,465	19.3%	85
63312	Great American Life Insurance Company	0	\$95,532	0.0%	0



**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
64211	Guarantee Trust Life Insurance Company	1	\$847,196	0.3%	144
64238	Guaranty Income Life Insurance Company	1	\$51,427	0.0%	2,366
78972	Healthy Alliance Life Insurance Company	0	\$46,357	0.0%	0
65056	Jackson National Life Insurance Company	0	\$361,468	0.1%	0
65080	John Alden Life Insurance Company	2	\$389,205	0.2%	625
93610	John Hancock Life & Health Insurance Company	2	\$69,257	0.0%	3,514
65838	John Hancock Life Insurance Company (usa	11	\$30,101,652	12.0%	44
58033	Knights Of Columbus	0	\$3,440,508	1.4%	0
77720	LifeSecure Insurance Company	0	\$688,048	0.3%	0
65595	Lincoln Benefit Life Company	1	\$1,562,367	0.6%	78
65676	Lincoln National Life Insurance Company	0	\$191,343	0.1%	0
68446	Longevity Insurance Company	0	\$3,746	0.0%	0
65722	Loyal American Life Insurance Company	0	\$10,601	0.0%	0
61883	Manhattanlife Assurance Company Of America	0	\$10,311	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,759,738	1.1%	0
69515	MedAmerica Insurance Company	0	\$1,079,766	0.4%	0
31119	Medico Insurance Company	0	\$4,720	0.0%	0
65978	Metropolitan Life Insurance Company	11	\$18,450,084	7.3%	73
66087	Midwest National Life Insurance Company Of TN	0	\$32,485	0.0%	0
66168	Minnesota Life Insurance Company	0	\$93,855	0.0%	0
66370	MONY Life Insurance Company	1	\$2,128	0.0%	9,999
71412	Mutual Of Omaha Insurance Company	7	\$10,197,331	4.0%	84
66583	National Guardian Life Insurance Company	0	\$38,017	0.0%	0
92657	Nationwide Life & Annuity Insurance Company	0	\$8,701	0.0%	0
66915	New York Life Insurance Company	1	\$4,985,522	2.0%	24
69000	Northwestern Long Term Care Insurance Co	1	\$14,998,981	6.0%	8
67660	Pennsylvania Life Insurance Company	0	\$317,033	0.1%	0
80578	Physicians Mutual Insurance Company	2	\$922,849	0.4%	264
61271	Principal Life Insurance Company	1	\$150,283	0.1%	810
68195	Provident Life & Accident Insurance Company	0	\$577,390	0.2%	0
68241	Prudential Insurance Company Of America The	1	\$5,754,700	2.3%	21
68284	Pyramid Life Insurance Company	0	\$69,290	0.0%	0
65005	Riversource Life Insurance Company	1	\$3,659,909	1.5%	33
76325	Senior Health Insurance Company of PA	3	\$2,099,924	0.8%	174
24988	Sentry Insurance A Mutual Company	0	\$18,558	0.0%	0
86355	Standard Life & Accident Insurance Company	1	\$39,946	0.0%	3,046
25178	State Farm Mutual Automobile Insurance Co	9	\$9,146,115	3.6%	120
69116	State Life Insurance Company	0	\$579,222	0.2%	0
69132	State Mutual Insurance Company	0	\$7,967	0.0%	0
88072	Talcott Resolution Life Insurance Companyh	0	\$3,380	0.0%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69345	Teachers Insurance & Annuity Association	0	\$295,351	0.1%	0
56014	Thrivent Financial For Lutherans	0	\$7,119,353	2.8%	0
60142	TIAA-CREF Life Insurance Company	0	\$129,001	0.1%	0
69477	Time Insurance Company	0	\$762,108	0.3%	0
86231	Transamerica Life Insurance Company	23	\$11,739,374	4.7%	238
66281	Transamerica Premier Life Insurance Company	1	\$125,268	0.0%	971
70408	Union Security Insurance Company	1	\$1,737,590	0.7%	70
92916	United American Insurance Company	0	\$467,152	0.2%	0
92703	United National Life Ins Co of America	0	\$14,971	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,818,070	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,211,338	0.5%	100
62235	Unum Life Insurance Company Of America	8	\$12,842,188	5.1%	76
70319	Washington National Insurance Company	2	\$628,964	0.2%	387
57320	Woodmen Of The World Life Insurance Society	0	\$14,421	0.0%	0
<b>Total</b>		<b>207</b>	<b>\$251,875,420</b>	<b>100.0%</b>	<b>.</b>

Medicare Supplement Insurance

Complaint Indices

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$2,537	0.0%	0
71471	Ability Insurance Company	0	\$748	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$95,216	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$10,590	0.0%	0
12321	American Continental Insurance Company	2	\$8,332,311	1.1%	133
60380	American Family Life Assurance Co of Col.	0	\$679,157	0.1%	0
19275	American Family Mutual Insurance Company S.i.	0	\$5,647,284	0.7%	0
60488	American General Life Insurance Co	0	\$58,554	0.0%	0
60577	American Income Life Insurance Co	0	\$143	0.0%	0
60739	American National Insurance Company	0	\$4,374	0.0%	0
71773	American National Life Ins Co Of TX	0	\$927,014	0.1%	0
80624	American Progressive Life & Health Ins Co	0	\$5,915	0.0%	0
67679	American Republic Corp Insurance Company	0	\$5,127,398	0.7%	0
60836	American Republic Insurance Company	1	\$11,869,789	1.6%	47
88366	American Retirement Life Insurance Company	0	\$2,164,028	0.3%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$871,634	0.1%	0
28207	Anthem Insurance Companies Inc	0	\$63,365	0.0%	0
56499	Assured Life Association	0	\$78,526	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$5,431	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$6,029	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$1,419,673	0.2%	0
61263	Bankers Life & Casualty Company	4	\$6,321,531	0.8%	352
47171	Blue Cross & Blue Shield Of Kansas City	1	\$41,618,201	5.5%	13
80799	Celtic Insurance Company	0	\$53,487	0.0%	0
61735	Central Security Life Insurance Co	0	\$204	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$289,288	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$5,367,449	0.7%	0
67369	CIGNA Health & Life Insurance Company	4	\$6,479,851	0.9%	343
61727	CIGNA National Health Insurance Company	0	\$79,859	0.0%	0
62065	Colonial Penn Life Insurance Company	5	\$11,264,265	1.5%	247
62103	Columbian Mutual Life Insurance Co	0	\$1,282	0.0%	0
62146	Combined Insurance Co Of America	1	\$5,271,873	0.7%	105
77828	Companion Life Insurance Company	0	\$6,381,342	0.8%	0
62308	Connecticut General Life Ins Co	1	\$3,798	0.0%	9,999
62359	Constitution Life Insurance Company	4	\$1,551,049	0.2%	1,434
71404	Continental General Insurance Company	0	\$1,539,916	0.2%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$4,403,858	0.6%	126
62553	Country Life Insurance Company	0	\$197,862	0.0%	0
56138	CSA Fraternal Life	0	\$3,998	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$2,785,211	0.4%	200

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
26921	Everest Reinsurance Company	8	\$8,227,302	1.1%	541
63053	Family Life Insurance Company	0	\$223,089	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$1,470,854	0.2%	0
91642	Forethought Life Insurance Company	0	\$121,210	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$530,032	0.1%	1,049
70025	Genworth Life Insurance Company	0	\$12,469	0.0%	0
70939	Gerber Life Insurance Company	0	\$751,641	0.1%	0
91472	Globe Life & Accident Insurance Company	0	\$1,066,948	0.1%	0
62286	Golden Rule Insurance Company	0	\$1,671,024	0.2%	0
63967	Government Personnel Mutual Life Ins Co	0	\$523,150	0.1%	0
67059	Gpm Health & Life Insurance Company	0	\$237,843	0.0%	0
63312	Great American Life Insurance Company	1	\$150,765	0.0%	3,689
64211	Guarantee Trust Life Insurance Company	0	\$112,276	0.0%	0
70815	Hartford Life & Accident Insurance Company	1	\$4,976,981	0.7%	112
70670	Health Care Service Corporation	0	\$1,745,229	0.2%	0
78972	Healthy Alliance Life Insurance Company	30	\$85,051,904	11.2%	196
66214	Heartland National Life Insurance Company	2	\$1,311,663	0.2%	848
73288	Humana Insurance Company	10	\$12,845,106	1.7%	433
70580	HumanaDental Insurance Company	0	\$95,447	0.0%	0
97764	IdeaLife Insurance Company	0	\$40,652	0.0%	0
81779	Individual Assurance Co Life Health & Accident	3	\$7,806,939	1.0%	214
65056	Jackson National Life Insurance Company	0	\$27,165	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$28,339	0.0%	0
65129	Kansas City Life Insurance Company	0	\$1,781	0.0%	0
65331	Liberty National Life Insurance Company	0	\$30,312	0.0%	0
77720	LifeSecure Insurance Company	0	\$579	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$3,984	0.0%	0
65722	Loyal American Life Insurance Company	1	\$2,587,846	0.3%	215
73504	Lumico Life Insurance Company	0	\$68	0.0%	0
65870	Manhattan Life Insurance Company	1	\$10,396,556	1.4%	53
61883	Manhattanlife Assurance Company Of America	0	\$4,809	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$95,351	0.0%	0
31119	Medico Insurance Company	0	\$2,240,997	0.3%	0
71412	Mutual Of Omaha Insurance Company	13	\$143,443,953	18.8%	50
61409	National Benefit Life Insurance Company	0	\$54	0.0%	0
98205	National Foundation Life Insurance Company	0	\$2,083	0.0%	0
82538	National Health Insurance Company	0	\$2	0.0%	0
66869	Nationwide Life Insurance Company	0	\$4,882	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$58,907	0.0%	0
66915	New York Life Insurance Company	0	\$89,548	0.0%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68349	North American Insurance Company	0	\$1,860,291	0.2%	0
67199	Old American Insurance Company	0	\$1,089	0.0%	0
67326	Old Surety Life Insurance Company	0	\$13,684,503	1.8%	0
13100	Omaha Insurance Company	0	\$8,776,256	1.2%	0
76112	Oxford Life Insurance Company	1	\$1,837,221	0.2%	303
67628	Pekin Life Insurance Company	0	\$882,311	0.1%	0
67660	Pennsylvania Life Insurance Company	0	\$50,714	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$649	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,417,905	0.2%	0
80578	Physicians Mutual Insurance Company	1	\$3,178,457	0.4%	175
61271	Principal Life Insurance Company	1	\$1,474,943	0.2%	377
67903	Provident American Life & Health Insurance Co	0	\$50,820	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$372,893	0.0%	0
68284	Pyramid Life Insurance Company	0	\$70,870	0.0%	0
61700	Renaissance Life & Health Insurance Company	0	\$21,390	0.0%	0
68462	Reserve National Insurance Company	0	\$2,297,572	0.3%	0
57657	Royal Neighbors Of America	0	\$151,793	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$25,187	0.0%	0
60176	Sbli USA Life Insurance Company Inc	0	\$400	0.0%	0
65757	Shelter Life Insurance Company	0	\$180,619	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$50,395	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$1,139,380	0.1%	0
71706	Standard Life & Casualty Company	0	\$907	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,301,991	1.4%	54
69132	State Mutual Insurance Company	0	\$219,670	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$107,776	0.0%	5,160
77399	Sterling Life Insurance Company	2	\$3,116,274	0.4%	357
88072	Talcott Resolution Life Insurance Company	0	\$195,921	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$2,944,541	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$1,966	0.0%	0
86231	Transamerica Life Insurance Company	6	\$11,281,688	1.5%	296
66281	Transamerica Premier Life Insurance Company	11	\$51,856,945	6.8%	118
61425	Trustmark Insurance Company	0	\$10,410	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$1,660	0.0%	0
11121	Unified Life Insurance Company	0	\$665,629	0.1%	0
62596	Union Fidelity Life Insurance Company	0	\$14,941	0.0%	0
69744	Union Labor Life Insurance Company	0	\$9,174	0.0%	0
92916	United American Insurance Company	4	\$2,718,591	0.4%	818
56383	United Commercial Travelers Of America	0	\$604,385	0.1%	0
92703	United National Life Ins Co of America	0	\$394,902	0.1%	0

Medicare Supplement Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
69868	United Of Omaha Life Insurance Company	1	\$25,277,501	3.3%	22
72850	United World Life Insurance Company	0	\$2,386,123	0.3%	0
79413	UnitedHealthcare Insurance Company	10	\$184,944,690	24.3%	30
69663	USAA Life Insurance Company	2	\$4,795,739	0.6%	232
70319	Washington National Insurance Company	0	\$1,510,282	0.2%	0
57711	Western Catholic Union	0	\$2,018,310	0.3%	0
65900	Wilco Life Insurance Company	0	\$23,785	0.0%	0
<b>Total</b>		<b>137</b>	<b>\$761,903,245</b>	<b>100.0%</b>	<b>.</b>

Life Insurance & Annuities

Complaint Indices



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$144,339	0.0%	0
77879	5 Star Life Insurance Company	4	\$3,107,211	0.0%	1,060
71854	AAA Life Insurance Company	6	\$10,574,424	0.1%	467
71471	Ability Insurance Company	0	\$192	0.0%	0
62200	Accordia Life & Annuity Company	9	\$2,451,339	0.0%	3,024
60054	Aetna Life Insurance Company	3	\$7,318,189	0.1%	338
79049	Alfa Life Insurance Corporation	0	\$23	0.0%	0
90611	Allianz Life Insurance Co Of North America	12	\$188,077,158	2.1%	53
64190	Allianz Life Insurance Company Of New York	0	\$1,507	0.0%	0
70866	Allstate Assurance Company	1	\$1,186,158	0.0%	694
60186	Allstate Life Insurance Company	4	\$4,697,210	0.1%	701
70874	Allstate Life Insurance Company Of New York	0	\$41,581	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$674,186	0.0%	0
68594	American Amicable Life Insurance Co of TX	0	\$1,969,720	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$320,081	0.0%	0
66001	American Benefit Life Insurance Company	0	\$132,829	0.0%	0
12321	American Continental Insurance Company	1	\$1,250,821	0.0%	659
92738	American Equity Investment Life Ins Co	3	\$155,855,671	1.7%	16
60380	American Family Life Assurance Co of Col.	2	\$3,752,209	0.0%	439
60399	American Family Life Insurance Company	6	\$51,667,240	0.6%	96
98736	American Federated Life Insurance Company	0	\$637,094	0.0%	0
60410	American Fidelity Assurance Company	1	\$4,463,030	0.0%	185
60429	American Fidelity Life Insurance Company	0	\$228,652	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$780	0.0%	0
60488	American General Life Insurance Co	88	\$605,356,881	6.8%	120
60518	American Health & Life Insurance Company	7	\$3,504,239	0.0%	1,645
60534	American Heritage Life Insurance Company	6	\$7,332,537	0.1%	674
60542	American Home Life Insurance Company	1	\$1,648,916	0.0%	500
60577	American Income Life Insurance Co	9	\$15,013,380	0.2%	494
67253	American Life & Security Corp	0	\$120,549	0.0%	0
67989	American Memorial Life Insurance Company	2	\$7,860,640	0.1%	210
60739	American National Insurance Company	15	\$36,105,402	0.4%	342
71773	American National Life Ins Co Of TX	0	\$125,386	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$7,405	0.0%	0
60801	American Public Life Insurance Company	0	\$14,841	0.0%	0
67679	American Republic Corp Insurance Company	0	\$577	0.0%	0
60836	American Republic Insurance Company	1	\$955,895	0.0%	862
88366	American Retirement Life Insurance Company	0	\$1,279	0.0%	0
60895	American United Life Insurance Company	1	\$162,644,479	1.8%	5
61999	Americo Financial Life & Annuity Insurance Co	3	\$7,136,745	0.1%	346

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61301	Ameritas Life Insurance Corp	2	\$69,075,005	0.8%	24
72222	AMICA Life Insurance Company	0	\$307,150	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$696,447	0.0%	0
61069	Anthem Life Insurance Company	2	\$8,153,346	0.1%	202
56499	Assured Life Association	0	\$10,439	0.0%	0
71439	Assurity Life Insurance Company	1	\$3,317,394	0.0%	248
61492	Athene Annuity & Life Assurance Company	5	\$2,472,674	0.0%	1,666
68039	Athene Annuity & Life Assurance Co Of NY	0	\$137,450	0.0%	0
61689	Athene Annuity & Life Company	60	\$191,452,286	2.1%	258
61093	Atlanta Life Insurance Company	5	\$29,715	0.0%	9,999
61115	Atlantic Coast Life Insurance Company	0	\$1,048,259	0.0%	0
61182	Aurora National Life Assurance Company	0	\$205,774	0.0%	0
84522	Auto Club Life Insurance Company	0	\$10,033	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$3,907,958	0.0%	0
62880	AXA Equitable Life & Annuity Company	0	\$347,924	0.0%	0
62944	AXA Equitable Life Insurance Company	10	\$127,751,678	1.4%	64
61212	Baltimore Life Insurance Company The	0	\$976,475	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$37,988	0.0%	0
61263	Bankers Life & Casualty Company	14	\$29,604,566	0.3%	390
81043	Bankers Life Insurance Company	0	\$5,332,965	0.1%	0
94250	Banner Life Insurance Company	3	\$29,749,959	0.3%	83
61395	Beneficial Life Insurance Company	0	\$600,668	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$11,816	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$888,590,427	9.9%	0
71714	Berkshire Life Insurance Company Of America	0	\$24,062	0.0%	0
90638	Best Life & Health Insurance Company	0	\$3	0.0%	0
61476	Boston Mutual Life Insurance Company	0	\$5,993,646	0.1%	0
87726	Brighthouse Life Insurance Company	6	\$98,026,989	1.1%	50
93432	C M Life Insurance Company	2	\$22,990,237	0.3%	72
80659	Canada Life Assurance Company	1	\$1,282,102	0.0%	642
61581	Capitol Life Insurance Company	2	\$1,684,067	0.0%	978
56030	Catholic Financial Life	0	\$721,159	0.0%	0
57770	Catholic Holy Family Society	0	\$4,603,532	0.1%	0
57487	Catholic Order Of Foresters	0	\$110,629	0.0%	0
61735	Central Security Life Insurance Co	5	\$267,343	0.0%	9,999
61751	Central States Health & Life Co Of Omaha	3	\$1,816,891	0.0%	1,360
62383	Centurion Life Insurance Company	0	\$5,208	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$1,016,152	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$323,857	0.0%	2,543
61875	Church Life Insurance Corporation	0	\$329,030	0.0%	0

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71463	CICA Life Insurance Company Of America	1	\$832,841	0.0%	989
67369	CIGNA Health & Life Insurance Company	0	\$2,651	0.0%	0
61727	CIGNA National Health Insurance Company	0	\$28,372	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$9,897,818	0.1%	0
61921	Citizens Security Life Ins Co	0	\$98,326	0.0%	0
86371	Clover Insurance Company	0	\$33,059	0.0%	0
62626	CMFG Life Insurance Company	5	\$13,983,697	0.2%	295
62049	Colonial Life & Accident Insurance Company	3	\$3,432,861	0.0%	720
62065	Colonial Penn Life Insurance Company	4	\$4,789,973	0.1%	688
84786	Colorado Bankers Life Ins Co	1	\$7,339,957	0.1%	112
76023	Columbian Life Insurance Company	1	\$3,786,196	0.0%	218
62103	Columbian Mutual Life Insurance Co	0	\$121,041	0.0%	0
99937	Columbus Life Insurance Company	1	\$18,719,864	0.2%	44
62146	Combined Insurance Co Of America	3	\$1,823,433	0.0%	1,355
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,686,549	0.0%	0
77828	Companion Life Insurance Company	0	\$242,837	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,410	0.0%	0
62308	Connecticut General Life Ins Co	0	\$3,721,953	0.0%	0
62359	Constitution Life Insurance Company	5	\$524,611	0.0%	7,850
71730	Continental American Insurance Company	0	\$198,260	0.0%	0
71404	Continental General Insurance Company	4	\$447,456	0.0%	7,363
35289	Continental Insurance Company The	0	\$236,000	0.0%	0
68500	Continental Life Ins Co Of Brentwood TN	0	\$318,086	0.0%	0
94218	Country Investors Life Assurance Company	1	\$1,368,289	0.0%	602
62553	Country Life Insurance Company	1	\$7,331,194	0.1%	112
56634	Croatian Fraternal Union Of America	0	\$19,936	0.0%	0
56138	CSA Fraternal Life	1	\$51,340	0.0%	9,999
82880	Csi Life Insurance Company	0	\$2,495	0.0%	0
71129	Dearborn National Life Insurance Company	1	\$4,936,392	0.1%	167
62634	Delaware American Life Insurance Company	0	\$1,583	0.0%	0
79065	Delaware Life Insurance Company	4	\$48,526,364	0.5%	68
97705	Direct General Life Insurance Company	0	\$20,517	0.0%	0
13183	Eagle Life Insurance Company	0	\$5,297,767	0.1%	0
84174	ELCO Mutual Life & Annuity	0	\$8,740,565	0.1%	0
62928	EMC National Life Company	1	\$4,886,126	0.1%	169
64149	Epic Life Insurance Company The	0	\$15,910	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$1,597,522	0.0%	0
62510	Equitrust Life Insurance Company	2	\$33,861,696	0.4%	49
70742	Family Benefit Life Insurance Company	0	\$1,224,894	0.0%	0
77968	Family Heritage Life Insurance Co Of America	1	\$54,202	0.0%	9,999

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63053	Family Life Insurance Company	2	\$533,121	0.0%	3,090
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	3	\$43,930,257	0.5%	56
63177	Farmers New World Life Insurance Company	9	\$25,860,921	0.3%	287
63223	Federal Life Insurance Company	0	\$111,102	0.0%	0
63258	Federated Life Insurance Company	0	\$9,963,667	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	4	\$69,234,393	0.8%	48
93696	Fidelity Investments Life Insurance Company	1	\$16,029,976	0.2%	51
63290	Fidelity Life Association A Legal Reserve Life Ins	6	\$2,498,981	0.0%	1,978
71870	Fidelity Security Life Insurance Company	4	\$7,703,330	0.1%	428
71455	Financial American Life Insurance Company	1	\$-5,262	- 0.0%	9,999
69140	First Allmerica Financial Life Insurance Co	0	\$149,713	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$24,146,365	0.3%	0
56332	First Catholic Slovak Ladies Association	0	\$72,289	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$305,677	0.0%	0
84034	First Guaranty Insurance Company	0	\$126,320	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$9,625	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,125,122	0.0%	0
63495	Foresters Life Insurance & Annuity Company	0	\$1,095,263	0.0%	0
91642	Forethought Life Insurance Company	0	\$152,714,265	1.7%	0
62324	Freedom Life Insurance Company Of America	0	\$672,667	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,239,402	0.0%	0
63657	Garden State Life Insurance Company	0	\$373,688	0.0%	0
56685	GBU Financial Life	0	\$1,193,178	0.0%	0
56693	GCU	0	\$120,766	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$29,002,223	0.3%	142
70025	Genworth Life Insurance Company	0	\$5,855,060	0.1%	0
70939	Gerber Life Insurance Company	4	\$5,641,902	0.1%	584
56154	Gleaner Life Insurance Society	0	\$201,140	0.0%	0
91472	Globe Life & Accident Insurance Company	33	\$19,220,909	0.2%	1,414
62286	Golden Rule Insurance Company	1	\$1,288,533	0.0%	639
63967	Government Personnel Mutual Life Insurance Co	0	\$512,039	0.0%	0
67059	GPM Health & Life Insurance Company	0	\$4,066	0.0%	0
71218	Grange Life Insurance Company	0	\$120,497	0.0%	0
63312	Great American Life Insurance Company	0	\$265,051,741	3.0%	0
90212	Great Southern Life Insurance Company	1	\$745,126	0.0%	1,105
80705	Great West Life Assurance Company	0	\$306,824	0.0%	0
71480	Great Western Insurance Company	0	\$1,848,166	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$148,829,243	1.7%	6
64211	Guarantee Trust Life Insurance Company	1	\$461,008	0.0%	1,787

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64238	Guaranty Income Life Insurance Company	0	\$3,144,138	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$6,089,775	0.1%	0
64246	Guardian Life Insurance Company Of America	3	\$30,873,877	0.3%	80
83607	Guggenheim Life & Annuity Company	0	\$14,414,147	0.2%	0
70815	Hartford Life & Accident Insurance Company	6	\$31,024,695	0.3%	159
92711	HCC Life Insurance Company	0	\$8,803	0.0%	0
66214	Heartland National Life Insurance Company	0	\$5,880	0.0%	0
64505	Homesteaders Life Company	1	\$6,561,054	0.1%	126
64513	Horace Mann Life Insurance Company	2	\$4,546,280	0.1%	362
73288	Humana Insurance Company	0	\$2,271,453	0.0%	0
70580	HumanaDental Insurance Company	0	\$48,774	0.0%	0
91693	IA American Life Insurance Company	0	\$42,275	0.0%	0
97764	IdeaLife Insurance Company	0	\$31,288	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,504,040	0.0%	0
58068	Independent Order Of Foresters The	4	\$7,383,780	0.1%	446
81779	Individual Assurance Co Life Health & Accident	0	\$537,413	0.0%	0
14406	Industrial Alliance Insurance & Financial Services	0	\$30,972	0.0%	0
74780	Integrity Life Insurance Company	0	\$13,673,336	0.2%	0
64831	Intramercia Life Insurance Company	0	\$108	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$407,999	0.0%	0
63487	Investors Life Insurance Co Of North America	2	\$330,899	0.0%	4,978
65056	Jackson National Life Insurance Company	46	\$311,473,136	3.5%	122
64017	Jefferson National Life Insurance Company	1	\$17,220,109	0.2%	48
65080	John Alden Life Insurance Company	0	\$146,029	0.0%	0
93610	John Hancock Life & Health Insurance Company	1	\$19,101	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	13	\$62,347,338	0.7%	172
65129	Kansas City Life Insurance Company	10	\$18,438,722	0.2%	447
58033	Knights Of Columbus	3	\$32,862,210	0.4%	75
65242	Lafayette Life Insurance Company The	0	\$28,950,370	0.3%	0
82252	Landmark Life Insurance Company	0	\$141,374	0.0%	0
71323	Langhorne Reinsurance (arizona Ltd	0	\$13,557	0.0%	0
74799	Leaders Life Insurance Company	0	\$41,013	0.0%	0
10236	Legacy Life Insurance Company Of Missouri	0	\$11,156	0.0%	0
71595	Lewer Life Insurance Company	0	\$345	0.0%	0
65315	Liberty Life Assurance Company Of Boston	4	\$19,696,054	0.2%	167
65331	Liberty National Life Insurance Company	2	\$7,106,421	0.1%	232
65498	Life Insurance Company Of North America	8	\$27,824,986	0.3%	237
65528	Life Insurance Company Of The Southwest	1	\$9,235,492	0.1%	89
97691	Life Of The South Insurance Company	0	\$510,587	0.0%	0
77720	LifeSecure Insurance Company	1	\$39,960	0.0%	9,999

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99724	Lifeshield National Insurance Co	0	\$55,596	0.0%	0
65595	Lincoln Benefit Life Company	5	\$14,145,965	0.2%	291
65927	Lincoln Heritage Life Insurance Company	8	\$7,454,095	0.1%	884
62057	Lincoln Life & Annuity Company Of New York	0	\$851,434	0.0%	0
65676	Lincoln National Life Insurance Company	22	\$351,217,986	3.9%	52
60232	Lombard International Life Assurance Company	0	\$2,577,499	0.0%	0
68446	Longevity Insurance Company	0	\$2,671	0.0%	0
65722	Loyal American Life Insurance Company	0	\$182,453	0.0%	0
56758	Loyal Christian Benefit Association	0	\$95,753	0.0%	0
73504	Lumico Life Insurance Company	2	\$302,200	0.0%	5,451
65781	Madison National Life Insurance Company Inc	0	\$722,455	0.0%	0
65870	Manhattan Life Insurance Company	0	\$907,964	0.0%	0
67083	Manhattan National Life Insurance Company	2	\$553,507	0.0%	2,976
61883	Manhattanlife Assurance Company Of America	1	\$72,251	0.0%	9,999
65935	Massachusetts Mutual Life Insurance Company	2	\$175,890,843	2.0%	9
31119	Medico Insurance Company	0	\$65,935	0.0%	0
86126	Members Life Insurance Company	0	\$11,689,019	0.1%	0
65951	Merit Life Insurance Co	0	\$1,043,560	0.0%	0
65978	Metropolitan Life Insurance Company	40	\$263,224,486	2.9%	125
97136	Metropolitan Tower Life Insurance Company	14	\$24,884,879	0.3%	463
66044	Midland National Life Insurance Company	5	\$43,145,801	0.5%	95
66087	Midwest National Life Insurance Company Of TN	3	\$294,002	0.0%	8,405
66109	Midwestern United Life Insurance Company	0	\$28,989	0.0%	0
66168	Minnesota Life Insurance Company	8	\$125,274,295	1.4%	53
76040	Missouri Valley Life & Health Insurance Co	0	\$303,363	0.0%	0
70416	MML Bay State Life Insurance Company	2	\$530,201	0.0%	3,107
57541	Modern Woodmen Of America	2	\$31,251,072	0.3%	53
81442	Monitor Life Insurance Company Of New York	0	\$2,655	0.0%	0
66370	MONY Life Insurance Company	1	\$1,672,408	0.0%	493
78077	MONY Life Insurance Company Of America	0	\$6,763,892	0.1%	0
66311	Motorists Life Insurance Company	0	\$36,076	0.0%	0
80020	Mountain Life Insurance Company	0	\$284,735	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$7,145,931	0.1%	0
66427	Mutual Trust Life Insurance Company	0	\$2,300,928	0.0%	0
93734	Nassau Life & Annuity Company	0	\$278,061	0.0%	0
67814	Nassau Life Insurance Company	1	\$7,665,876	0.1%	107
61409	National Benefit Life Insurance Company	1	\$472,813	0.0%	1,742
57568	National Catholic Society Of Foresters	0	\$80,699	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$99,371	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,399	0.0%	0

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66583	National Guardian Life Insurance Company	2	\$9,665,755	0.1%	170
82538	National Health Insurance Company	0	\$6,260	0.0%	0
66680	National Life Insurance Company	1	\$4,771,072	0.1%	173
87963	National Teachers Associates Life Insurance Co	0	\$296,648	0.0%	0
66850	National Western Life Insurance Company	4	\$20,674,309	0.2%	159
92657	Nationwide Life & Annuity Insurance Company	0	\$16,534,007	0.2%	0
66869	Nationwide Life Insurance Company	1	\$18,648,264	0.2%	44
91626	New England Life Insurance Company	1	\$3,342,248	0.0%	246
91596	New York Life Insurance & Annuity Corporation	2	\$254,741,405	2.8%	6
66915	New York Life Insurance Company	14	\$93,574,830	1.0%	123
81264	Nippon Life Insurance Company Of America	0	\$30	0.0%	0
66974	North American Company For Life & Health Ins	6	\$49,322,476	0.6%	100
67091	Northwestern Mutual Life Insurance Company	3	\$282,655,433	3.2%	9
81353	NYLife Insurance Company Of Arizona	0	\$706,784	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$568,811	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$11,088,936	0.1%	74
67172	Ohio National Life Insurance Company The	0	\$53,008,553	0.6%	0
67180	Ohio State Life Insurance Company The	2	\$711,933	0.0%	2,314
67199	Old American Insurance Company	4	\$5,715,197	0.1%	576
67261	Old Republic Life Insurance Company	0	\$204,408	0.0%	0
67326	Old Surety Life Insurance Company	0	\$3,050	0.0%	0
76007	Old United Life Insurance Company	0	\$33,632	0.0%	0
69647	Optum Insurance Of Ohio Inc	0	\$5,662	0.0%	0
76112	Oxford Life Insurance Company	1	\$6,103,456	0.1%	135
67393	Ozark National Life Insurance Company	4	\$18,962,284	0.2%	174
64343	Pacific Guardian Life Insurance Company Ltd	0	\$8,020	0.0%	0
97268	Pacific Life & Annuity Company	0	\$479,249	0.0%	0
67466	Pacific Life Insurance Company	1	\$203,892,304	2.3%	4
93459	Pan American Assurance Company	0	\$225,410	0.0%	0
67539	Pan-American Life Insurance Company	0	\$40,310	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$1,237	0.0%	0
74900	Partnerre Life Reinsurance Company Of America	0	\$1,062	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$15,385	0.0%	0
93777	Pavonia Life Insurance Company Of MI	1	\$453,761	0.0%	1,815
67628	Pekin Life Insurance Company	0	\$1,920,045	0.0%	0
93262	Penn Insurance & Annuity Company The	0	\$3,340,187	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$11,108,064	0.1%	148
67660	Pennsylvania Life Insurance Company	4	\$636,604	0.0%	5,175
67784	Philadelphia American Life Insurance Company	0	\$1,012,653	0.0%	0
93548	PHL Variable Insurance Company	0	\$9,994,857	0.1%	0

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72125	Physicians Life Insurance Company	4	\$5,166,546	0.1%	638
67873	Pioneer American Insurance Company	0	\$1,027,541	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$500,661	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$92,274	0.0%	0
97152	Plateau Insurance Company	1	\$568,004	0.0%	1,450
57622	Polish Natnl Alliance Of The US Of N. A	0	\$52,530	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$160,404	0.0%	0
65919	Primerica Life Insurance Company	6	\$32,198,524	0.4%	153
61271	Principal Life Insurance Company	1	\$144,345,173	1.6%	6
71161	Principal National Life Insurance Company	1	\$14,345,884	0.2%	57
68047	Professional Insurance Company	0	\$7,455	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$132,956	0.0%	0
68136	Protective Life Insurance Company	9	\$172,168,040	1.9%	43
67903	Provident American Life & Health Insurance Co	0	\$6,992	0.0%	0
68195	Provident Life & Accident Insurance Company	1	\$7,710,438	0.1%	107
68209	Provident Life & Casualty Insurance Company	0	\$144	0.0%	0
79227	PRUCO Life Insurance Company	2	\$220,205,640	2.5%	7
86630	Prudential Annuities Life Assurance Corporation	1	\$1,650,790	0.0%	499
68241	Prudential Insurance Company Of America The	21	\$185,157,665	2.1%	93
93629	Prudential Retirement Insurance & Annuity Co	0	\$1,102,320	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$2,941,721	0.0%	0
68284	Pyramid Life Insurance Company	1	\$240,428	0.0%	3,426
68381	Reliance Standard Life Insurance Company	3	\$28,519,598	0.3%	87
61360	Reliastar Life Ins Co of NY	1	\$502,917	0.0%	1,638
67105	Reliastar Life Insurance Company	4	\$25,517,788	0.3%	129
61700	Renaissance Life & Health Insurance Co	1	\$25,005	0.0%	9,999
68462	Reserve National Insurance Company	2	\$769,558	0.0%	2,141
93572	RGA Reinsurance Company	0	\$870,880	0.0%	0
65005	Riversource Life Insurance Company	1	\$78,926,459	0.9%	10
58181	Royal Arcanum Supreme Council Of	0	\$761	0.0%	0
57657	Royal Neighbors Of America	2	\$2,854,854	0.0%	577
61573	Royalty Capital Life Insurance Company	3	\$135,721	0.0%	9,999
90247	Rx Life Insurance Company	0	\$258,310	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$189,983	0.0%	0
60445	Sagicor Life Insurance Company	1	\$12,204,229	0.1%	67
60176	Sbli USA Life Insurance Company Inc	0	\$2,907	0.0%	0
93742	Securian Life Insurance Company	0	\$21,037,309	0.2%	0
68675	Security Benefit Life Insurance Company	3	\$33,136,818	0.4%	75
68713	Security Life Of Denver Insurance Company	2	\$11,822,846	0.1%	139
68772	Security Mutual Life Insurance Company Of NY	1	\$1,586,645	0.0%	519



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69485	Security National Life Insurance Company	1	\$811,633	0.0%	1,015
78662	Senior Life Insurance Company	3	\$1,566,195	0.0%	1,578
77119	Sentinel American Life Insurance Co	0	\$301	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$16,009,343	0.2%	0
97241	Settlers Life Insurance Company	1	\$299,248	0.0%	2,752
65757	Shelter Life Insurance Company	4	\$30,473,323	0.3%	108
68845	Shenandoah Life Insurance Company	0	\$422,033	0.0%	0
57673	Slovene National Benefit Society	0	\$15,602	0.0%	0
69019	Standard Insurance Company	6	\$41,840,741	0.5%	118
86355	Standard Life & Accident Insurance Company	0	\$463,249	0.0%	0
71706	Standard Life & Casualty Company	0	\$2,406	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$1,954	0.0%	0
68985	Starmount Life Insurance Company	1	\$320,387	0.0%	2,571
69108	State Farm Life Insurance Company	15	\$144,785,625	1.6%	85
69116	State Life Insurance Company	2	\$27,286,036	0.3%	60
69132	State Mutual Insurance Company	0	\$132,470	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$48,618	0.0%	0
77399	Sterling Life Insurance Company	0	\$97,840	0.0%	0
80926	Sun Life & Health Insurance Company (US	1	\$349,128	0.0%	2,359
80802	Sun Life Assurance Company Of Canada	0	\$12,679,759	0.1%	0
69272	Sunset Life Insurance Company Of America	0	\$232,925	0.0%	0
13175	Surency Life & Health Insurance Company	0	\$6,856	0.0%	0
69310	Surety Life Insurance Company	1	\$289,784	0.0%	2,842
68608	Symetra Life Insurance Company	2	\$39,688,013	0.4%	42
90581	Symetra National Life Insurance Company	0	\$16,345	0.0%	0
71153	Talcott Resolution Life & Annuity Insurance Co	8	\$31,473,619	0.4%	209
88072	Talcott Resolution Life Insurance Company	1	\$3,593,207	0.0%	229
69345	Teachers Insurance & Annuity Association	0	\$207,159,806	2.3%	0
68357	The Reliable Life Insurance Company	79	\$9,921,301	0.1%	6,559
70435	The Savings Bank Mutual Life Insurance Co	0	\$2,727,849	0.0%	0
56014	Thrivent Financial For Lutherans	1	\$136,805,352	1.5%	6
97721	Thrivent Life Insurance Company	0	\$1,329,803	0.0%	0
60142	TIAA-CREF Life Insurance Company	1	\$13,803,798	0.2%	60
69477	Time Insurance Company	1	\$1,034,135	0.0%	796
69566	Trans World Assurance Company	0	\$147,117	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$242,295	0.0%	0
86231	Transamerica Life Insurance Company	36	\$80,657,515	0.9%	368
66281	Transamerica Premier Life Insurance Company	29	\$33,287,525	0.4%	718
61425	Trustmark Insurance Company	0	\$3,210,854	0.0%	0
62863	Trustmark Life Insurance Company	0	\$7,456	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69396	TX Life Insurance Company	0	\$3,933,886	0.0%	0
84530	U S Financial Life Insurance Company	1	\$2,717,158	0.0%	303
80314	Unicare Life & Health Insurance Company	0	\$22,593	0.0%	0
11121	Unified Life Insurance Company	2	\$602,125	0.0%	2,736
91529	Unimerica Insurance Company	0	\$28,678	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$284,517	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,079,868	0.0%	0
70408	Union Security Insurance Company	4	\$11,650,567	0.1%	283
92916	United American Insurance Company	4	\$1,074,689	0.0%	3,066
56383	United Commercial Travelers Of America	0	\$17,243	0.0%	0
87645	United Fidelity Life Insurance Company	3	\$237,919	0.0%	9,999
97179	United Healthcare Life Insurance Company	0	\$19,736	0.0%	0
63983	United Heritage Life Insurance Company	0	\$4,998,296	0.1%	0
69922	United Home Life Insurance Company	1	\$1,598,134	0.0%	515
69930	United Insurance Company Of America	11	\$105,433	0.0%	9,999
69973	United Life Insurance Company	1	\$6,070,358	0.1%	136
92703	United National Life Ins Co of America	1	\$72,709	0.0%	9,999
69868	United Of Omaha Life Insurance Company	10	\$54,758,667	0.6%	150
42129	United Security Assurance Company Of PA	0	\$1,117	0.0%	0
70106	United States Life Insurance Co New York	3	\$4,979,409	0.1%	496
72850	United World Life Insurance Company	0	\$21,139	0.0%	0
79413	UnitedHealthcare Insurance Company	1	\$4,554,676	0.1%	181
63819	Unity Financial Life Insurance Company	2	\$1,272,766	0.0%	1,294
70130	Universal Guaranty Life Insurance Company	4	\$264,150	0.0%	9,999
67601	Unum Insurance Company	0	\$59,282	0.0%	0
62235	Unum Life Insurance Company Of America	3	\$30,141,654	0.3%	82
14165	US Alliance Life & Security Company	0	\$56,313	0.0%	0
70955	USA Life One Insurance Company Of Indiana	0	\$3,823	0.0%	0
69663	USAA Life Insurance Company	2	\$18,023,644	0.2%	91
94358	Usable Life	2	\$3,375,879	0.0%	488
68632	Vantis Life Insurance Company	0	\$1,329,963	0.0%	0
70238	Variable Annuity Life Insurance Company	1	\$56,507,040	0.6%	15
80942	Voya Insurance & Annuity Company	1	\$15,801,133	0.2%	52
86509	Voya Retirement Insurance & Annuity Company	3	\$180,250,765	2.0%	14
70319	Washington National Insurance Company	10	\$953,415	0.0%	8,639
70335	West Coast Life Insurance Company	0	\$7,973,467	0.1%	0
70483	Western & Southern Life Insurance Company	14	\$4,248,464	0.0%	2,714
57711	Western Catholic Union	1	\$2,018,693	0.0%	408
92622	Western Southern Life Assurance Company	4	\$24,862,180	0.3%	133
85189	Western United Life Assurance Company	0	\$77,183	0.0%	0

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2016-2018	Average Annual Premium 2016- 2018	Average Market Share	Complaint Index
62413	Wilcac Life Insurance Company	1	\$334,780	0.0%	2,460
65900	Wilco Life Insurance Company	25	\$1,644,870	0.0%	9,999
57010	William Penn Association	0	\$636,851	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$74,055	0.0%	0
65960	Windsor Life Insurance Company	0	\$570	0.0%	0
56170	Woman's Life Insurance Society	0	\$4,820	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$2,387,330	0.0%	0
90557	Zurich American Life Insurance Company	3	\$3,827,841	0.0%	646
<b>Total</b>		<b>1,087</b>	<b>\$8,953,307,123</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organizations

Complaint Indices

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2016-2018</b>	<b>Average Annual Premium 2016- 2018</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95318	Aetna Better Health Of Missouri	0	\$10,301,559	3.9%	0
95109	Aetna Health	0	\$5,841,758	2.2%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,283,831	0.9%	0
95489	Coventry Health Care Of Kansas	1	\$103,798	0.0%	3,929
96377	Coventry Health Care Of Missouri	2	\$3,784,500	1.4%	216
95315	Good Health HMO	32	\$156,377,379	59.9%	83
11229	Harmony Health Plan	0	\$122,322	0.0%	0
95358	HMO Missouri	26	\$53,057,643	20.3%	200
95885	Humana Health Plan	2	\$1,092,221	0.4%	747
12913	Missouri Care Incorporated	0	\$19,558,398	7.5%	0
96385	UnitedHealthcare Of The Midwest	1	\$8,499,954	3.3%	48
<b>Total</b>		<b>64</b>	<b>\$261,023,363</b>	<b>100.0%</b>	<b>.</b>

INSURANCE

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PO Box 690  
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